

THE KATHERINE LOW SETTLEMENT LIMITED

England & Wales · Charity number 1081248

Details

Other names	KLS
Status	Registered
Legal form	Charitable company
Company number	03814833
Registered	2000-06-26
Register	View on the Charity Commission register

Contact

Address	Katherine Low Settlement 108 Battersea High Street Battersea London SW11 3HP
Phone	02072232845
Email	info@klsettlement.org.uk
Website	www.klsettlement.org.uk

Activities

Objects: THE PROMOTION OF THE SPIRITUAL, INTELLECTUAL AND PHYSICAL WELL-BEING OF THE INHABITANTS OF BATTERSEA AND ITS IMMEDIATE VICINITY HAVING SPECIAL REGARD TO THE NEEDS OF YOUNG PEOPLE.

Activities: Katherine Low Settlement is a multi-purpose charity that has been serving the communities of Battersea and Wandsworth since 1924. We are dedicated to building stronger communities so that we can enable people to challenge and find ways of poverty and isolation.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** BATTERSEA AND ITS IMMEDIATE VICINITY.
- Wandsworth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,166,015	£1,301,006	£3,724,653	33
2024-03-31	£1,063,417	£1,198,326	£3,609,644	34
2023-03-31	£1,100,523	£1,031,836	£3,744,553	35
2022-03-31	£817,693	£897,355	£3,675,866	32
2021-03-31	£1,064,449	£802,432	£3,755,528	32

Trustees

Name	Role	Appointed
Victoria Mary Newbery	Chair	2024-10-10
Cllr Juliana Annan		2026-01-28
DUMISANI NYATHI		2026-01-28
Emily Lewis		2026-01-28
Martin Alcock		2019-01-05
Mary Foley		2026-01-28
Sarah Lacaille		2026-01-28

THE KATHERINE LOW SETTLEMENT LIMITED

England & Wales - Charity number 1081248

Accounts

Company registration number: 03814833

Charity registration number: 1081248



(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Thompson Jenner LLP
Chartered Accountants
1 Colleton Crescent
Exeter
Devon
EX2 4DG

Katherine Low Settlement Limited

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 24
Statement of Trustees' Responsibilities	25
Independent Auditors' Report	26 to 29
Statement of Financial Activities	30 to 31
Balance Sheet	32
Statement of Cash Flows	33
Notes to the Financial Statements	34 to 46

Katherine Low Settlement Limited

Reference and Administrative Details

Trustees:	L Perkins (appointed 10 October 2024) L J Bullen (appointed 10 October 2024) E J R Huddart A M Cable M Alcock V M Newbery (appointed 10 October 2024) A Haydon (appointed 11 April 2024) C Prince (resigned 27 January 2025) Dr S A Swash (resigned 10 October 2024) B V R Thomas (resigned 10 October 2024)
Senior Management / Leadership Team	M Robson, President S Gibb, Chief Executive
Charity Registration Number	1081248
Company Registration Number	03814833
Registered Office	The charity is incorporated in England and Wales. 108 Battersea High Street London SW11 3HP
Auditor	Thompson Jenner LLP Chartered Accountants 1 Colleton Crescent Exeter Devon EX2 4DG
Solicitors:	Rodgers and Burton 179 Upper Richmond Road West London SW14 1DU

Katherine Low Settlement Limited

Trustees' Report

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual directors' report with the financial statements for the charity for the year ended 31st March 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Katherine Low Settlement is an independent charity and is registered as a company limited by guarantee. The charity was founded in 1924 and has been serving the communities of Battersea and Wandsworth to tackle poverty and build stronger communities ever since. The limited company was incorporated on 27 July 1999 under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association.

Trustees

Katherine Low Settlement is governed by a Board of Trustees, not exceeding ten in number, who are elected by the membership at the Annual General Meeting (AGM). Each year a third of Trustees stand down at the AGM and are eligible for re-election. The Trustees have no beneficial interests in or contracts with the organisation during the year.

Trustees' recruitment and induction

Board members are selected on the basis of the experience, skills and expertise they bring to further the main objectives of the Settlement and to reflect the diversity of the community with respect to age, ethnicity and disability and a representation of a variety of backgrounds, particularly those from the local community of Battersea.

The induction process for new Trustees includes the provision of information as specified by the Charities Commission on their roles and responsibilities, policy and procedures, meetings with key staff and the Chair of Trustees and visits to the Settlement both by arrangement and informally.

Management and Staffing

The Trustees delegate the day-to-day work and operations of the Settlement to a small core establishment of hardworking and dedicated staff, who operate within defined terms of reference and authority.

The Senior Leadership Team includes Sarah Gibb, Chief Executive; Paula Robertson, Chief Operating Officer; Sarah Goodall, Head of Elders Team and Nadine Ballantyne, Head of Family Foundations (an amalgamation of the ESOL and Love to Learn projects). In addition to an excellent team of 32 staff, the work is supported by more than 160 amazing volunteers. Their dedication brings a unique strength to the Settlement, extending the capacity and reach of the organisation.

Katherine Low Settlement Limited

Trustees' Report

Risk Management

The Trustees conduct an annual review of the major risks to which the charity is exposed covering strategic, operational, financial, governance, compliance and external risks. The review identifies potentially significant risks and their likelihood and possible impact in each of these areas, together with existing control measures. Also, any additional actions and policies required to mitigate retained risks and the people responsible for ensuring they are monitored and addressed.

The Trustees have given consideration to the major risks to which the charity is exposed - which focus in particular on funding and staffing - and have satisfied themselves that systems and procedures are in place to mitigate these and other risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees confirm that when reviewing the charity's activities and devising future programmes, they have referred to the Charity Commission's general guidance on public benefit and complied with their duties of the Charities Act 2011. In particular, the Trustees have considered how planned activities will contribute to meeting the strategic aims of the charity.

Vision, Mission and Values

Katherine Low Settlement is driven by its vision and mission and led by its values.

Vision

Our vision is for an inclusive society where the people of Battersea and the wider Wandsworth community achieve their potential together.

Mission

We foster and empower communities in our neighbourhood to reduce poverty and isolation.

Values

- **Respect:** for the unique worth of individuals and communities, and their right to make informed and empowered choices
- **Collaboration:** with others, promoting equal opportunity, challenging discrimination and valuing diversity
- **Sustainability:** Focussed on lasting impact and ensuring the continuity of the settlement
- **Kindness:** Acting with care, generosity, trust and friendliness towards all

Aims

- **Foster community:** Create a sense of belonging, unity and trust for all local people to engage and collaborate with each other
- **Promote empowerment:** Enable people's voices to be heard
- **Fight poverty:** Identify, nurture and energise the potential in individuals and organisations by increasing their educational, economic and social opportunities.
- **Reduce isolation:** Widen local people's circle of friends and networks of support, involvement in the community and access to health & social services

Katherine Low Settlement Limited Trustees' Report

Activities

- **Direct** running of our own community projects to support children, young people and their families, older people and refugee communities
- **Indirect** partnering with and offering premises and rooms to other groups working with e.g. people with mental health issues
- **Campaigning** against intolerance and injustice where it undermines our aims

KLS 5-year strategy 2023-2027

Work towards our 2027 goals has been well underway in since we launched the strategy in January 2023.

Our focus over 2025-2027 is to continue:

- A. Evolving our community programmes to meet local people's needs
- B. Increasing our partnerships and collaborations
- C. Strengthening our systems and processes

A. Evolving and adapting our community programmes

The core way KLS has traditionally sought to achieve these aims is through the community services we deliver ourselves. Here, our primary goal during these five years is to support our members and enabling our teams to work together as effectively as possible. We are doing this:

Within our services:

- Elders: deepening support for more independent living, health & wellbeing
- ESOL: extending extra-curricula learning alongside the classroom
- Love to Learn: progression from early years through to the world of work

Across our services:

- Workforce development, wellbeing, training and performance
- Safeguarding vigilance
- Admin coordination
- Enabling transition between programmes
- Bolstering communication

Goal 2027: Coordination, process improvement and people. We are in the process of adapting our programmes, implementation of our people strategy is well underway, and are making the most of our resources by eliminating duplication and hassle and joining up our services and activities. The emphasis of issues we work on is continuing to evolve as we involve our members, collect, collate and analyse data/ evidence, and can be augmented by working with partners.

B. Strengthening our partnerships and collaborations

KLS' impact is restricted when we act alone, due to the complex nature of the challenges faced by our local community in Battersea. KLS cannot and should not try to do everything itself – better outcomes will be achieved working in partnership.

Katherine Low Settlement Limited Trustees' Report

We do this by:

- **Signposting:** Bringing in or directing to partners within the community e.g. Citizens Advice, Foodbanks, NHS.
- **Coordinating:** Sharing and pooling resources, drawing funders together Incl. room hire & offices.
- **Incubating:** Nurturing and growing people and organisations.
- **Advocating:** Campaigning to change insufficient policy and processes.

Goal 2027: Vetted partners, defined approach per priority. We will broaden the obstacles we address through community services and partnerships to effect change in Battersea.

C. Strengthen our Foundations

We are a larger community organisation in Battersea supporting more members and activities than ever. We have this year been investing in support functions, making them robust enough to underpin both our own activities and our partnership activities.

We are doing this by:

- **Accommodation and maintenance:** Taking steps to mitigate the physical limitations at KLS centre until funding is available for major refurbishment.
- **Sustainability and environment:** Strengthen the environmental/sustainability culture throughout KLS, our partners and across Battersea.
- **Measurement and data:** Enable the collection, reporting and analysis of a wider range of data points to support data-led decisions.
- **Funding and investment:** Subject to funding, investment in people strategy, data strategy, accommodation and sustainability.

Goal 2027: Conserved, safe, additional venues, awaiting refurb; Green operations, reputation, metrics and education; Integrated systems, quality data and decision making; Broaden income streams, funded programmes.

Having nearly doubled in size over the past seven years, we are working hard to strengthen our infrastructure.

We will consult and keep you up to date

Behind this summary there are detailed plans underpinning each aspect. The Trustees and Senior Leadership Team constantly review progress and adjust to changes. We will continue to report on progress at each AGM.

Find out more

Please visit our website for more information about our strategy and work:

www.klsettlement.org.uk

Katherine Low Settlement Limited Trustees' Report

ACHIEVEMENTS AND PERFORMANCE

The Heart of Battersea – 100 Years of Katherine Low Settlement

Celebrating a century of community, Katherine Low Settlement created a landmark documentary with support from the National Lottery Heritage Fund and in partnership with digital:works, specialists in oral-history filmmaking.

This beautifully crafted film tells the story of KLS from the 1920s to today through the voices of those who know it best—our members, volunteers, staff, and partners. Volunteers received oral-history training and interviewed 22 people aged 31 to 101, capturing vivid memories of early-years provision, youth clubs, refugee and disability projects, mental-health initiatives, elders' programmes, and much more.

Blending these interviews with rarely seen archive footage and photographs, the film offers a rich, first-hand account of a century of community life in Battersea and of KLS's enduring role within it.

We are enormously proud of this documentary, which honours our past while inspiring the next chapter of our work.

See it on our youtube channel: <https://www.youtube.com/@klsettlement>

The following report highlights our achievements and performance during 2024/25, in line with our strategy:

A. Evolve and adapt our community programmes

Katherine Low Settlement is a much loved, busy charity that has been serving Battersea and the wider Wandsworth community since 1924. We are dedicated to building stronger communities and enable people to challenge and find ways out of poverty and isolation.

We run a number of our own community programmes supporting older people, children, young people and their families and refugee communities. This year we've supported **1,104** residents directly, with a wider ripple effect of making a difference to about 5% of the local population in Battersea. Our fantastic team of 32 staff, 161 volunteers, 60+ community partners and our generous supporters and donors enable us to bring about this change in Battersea.

Note: All names have been changed to ensure confidentiality.

i) Elders Team

Katherine Low Settlement has been working with older people since its founding in 1924, making them a core part of the community we continue to serve. We offer a wide range of projects and activities for older adults, often in partnership with other organisations. These include **Health and Wellbeing, Creative Arts, Intergenerational Work, Connecting Neighbours and Active Participation**, as well as **Trips and Outings**. We remain locally rooted and

Katherine Low Settlement Limited Trustees' Report

responsive to the needs of our members, co-producing our work programme to achieve meaningful and impactful outcomes for older people. We delivered on average 22 Elders activities each week, with up to 26 some weeks.

Our primary goal is always to make a positive connection and difference in the lives of our members. Our service always strives to:

- Encourage active and independent living
- Reduce isolation and loneliness
- Improve wellbeing and prevent ill-health
- Empower our members to become dynamic, contributing members of the Wandsworth community

We continue to strengthen our referral pathways, building proactive partnerships with Social Prescribers, Link Workers, Occupational Therapists, and Wandsworth Council's health and social care teams, as well as local GPs. We engage with these professionals both in-person and online, attending team meetings to present the breadth of our work, outline criteria for joining, explain referral processes, and explore ways to deepen collaboration.

Our members

This year the service worked with **415 elder members**. We continue to receive a high level of referrals from local partners including Social Prescribers, Wandsworth Council's Adult Social Services team and self-referrals.

Our membership includes:

- 62% female, 24% male and 14% prefer not to say
- Ages range from 45 to 98, mean average age of 74
- 55% are White British, 35% Black British 5% Asian 5% not known
- 10% provide unpaid care for someone, including their adult children, grandchildren, a close friend or partner
- 53% have conditions that limit their daily activities, 12% have three or more such conditions. These include dementia (20%), diabetes (13%), various heart issues (10%) hearing issues (5%) stroke (4%) sight issues (3%) and cancer (3%)
- 12% report mental health conditions including depression, anxiety, eating disorders, personality disorders, complex post-traumatic stress disorder and psychosis

Our **Annual Impact Survey** with our older members found that:

- 98% enjoy the social interaction
- 86% feel less isolated

We provided **495 minibus trips** this year, to enable frailer elders to participate in sessions.

Katherine Low Settlement Limited Trustees' Report

Member Story – Friendship, food and fun

Sola grew up in Nigeria and moved to England in 1960, settling in Battersea 20 years ago. She first heard about Katherine Low Settlement (KLS) through another local group and joined the exercise class, soon becoming a regular at the lunch club.

Today Sola attends chair dance and the lunch club three times a week. Because she uses a stick and recently had a fall, the KLS minibus service is invaluable for getting her safely to and from activities.

“KLS makes my days different and gives me something to look forward to,” she says. “I’ve met so many friendly people, and the lunch club meals mean I don’t have to cook when I get home.”

Core Programme

With the vital support from **14 volunteers**, service continues to offer Lunch Club three times a week, exercise and social activities as part of its core programme, as well as outreach support for the most frail and housebound.

“Everyone here is so kind. Without the [mini] bus I would not be able to get out and see my friends. You are all keeping me going whilst I wait for a hip replacement. I don't know where I'd be without you.”

Exercise

Exercise classes included Chair Exercise, Chair Dance, Dance for Life and T'ai Chi and a volunteer-led yoga class evening session. Members attending these classes reported improvements in their fitness levels, balance and flexibility across all classes.

Lunch Club

Lunch Club was part funded again by the Wandsworth VCS Warm Spaces Grant to help counter the cost-of-living crisis and ran on Tuesdays, Wednesdays and Thursdays. The menus are agreed with our members and the team cook healthy and fresh meals from scratch each day. We regularly get 50 people attending our Lunch Clubs each week.

Social activities

Opportunities for socialising remain a central aspect of our Elders Service, helping members expand their social networks by forming new friendships and strengthening existing relationships. This, in turn, reduces social isolation and increases their social capital. We offer a variety of activities, including a sewing club and the Contact Club, as well as hosting themed events such as Christmas parties. Additionally, we run film clubs, organise outings to local shows, and hold talks and social gatherings, all aimed at fostering connection and community engagement among our members.

The elders programme worked with **44** different partners offering **565** individual opportunities to members including talks on areas of concern such as online safety (**NatWest**) and falls prevention (**Wandsworth Falls Prevention Service**). **Surrey County Cricket Foundation** provided Age Well with walking cricket. **Beyond Equality** provided several men's wellbeing

Katherine Low Settlement Limited Trustees' Report

sessions, **Chelsea Physic** Garden provided an opportune space for our walk and talk programme

We took groups of elders to Battersea Park to try the recumbent bikes and pitch and putt to encourage members to use the park thanks to a grant from the **Friends of Battersea Park**.

We ran a successful Wandsworth Council **Brighter Living** event at KLS with eight partner organisations running information tables, 77 attendees and four drop-in activity sessions.

Baseless Fabric Opera singers and musicians performed some of their new modernised version of 'The Elixir of Love' by Donizetti, which members helped to shape.

Over the festive period, we Team had "Singing in Advent" carol singing sessions with St Mary's Church and a music and memories session at our Lunch Club and took elders to a Tea Party at Thomas' School in November and The Winstanley Regeneration Project in December. Christmas presents were donated by Francis Holland School – Sloane Square and given to all Elders attending our Christmas Social. All Elders service volunteers received chocolates as a thank you for their dedication to our service. 30 bags of shopping were provided to our most vulnerable elders. These were donated by partners at Earlsfield Baptist Church. Age Well Creative Arts ran a wreath workshop in partnership with The Royal Academy of Art, Themed lunch clubs including Valentines Day Lunch club with decorations and cards for members made by craft group participants.

Advice and Advocacy Support

Our service also offers one-off and short-term support to more frail elders in the community. Over the past year, this has included a variety of assistance, such as referrals to foodbanks, advocacy for urgent housing needs, support to reduce debt, and help in increasing care packages. We have also provided referrals to mental health services, ensuring that our members receive the necessary support to address their specific challenges.

Member Story – Helping hands, healing heart

Derrick first came to KLS in 2021 after a referral from his GP, when he was struggling with severe depression. Living alone, he needed a place to connect with others.

"KLS has made a huge difference to my life," he says. "Without it, my depression would have worsened and I might not be here today."

Now both a member and volunteer, Derrick helps with Monday table-tennis sessions—welcoming newcomers, encouraging them to play, and creating a friendly atmosphere. "It's like being on cloud 10, and then cloud 11 from helping people," he says. "Even if they get just a little enjoyment, that's the main thing."

He also volunteers in the art group, introducing new activities such as bookbinding. "I like teaching," he adds. "It puts a smile on people's faces and that's an achievement. My main objective is to help others."

Katherine Low Settlement Limited Trustees' Report

Age Well Battersea

Age Well Battersea is a community asset-based programme contracted by **Wandsworth Borough Council** that provides a range of social and wellbeing opportunities developed in collaboration with elders. At March 2025, the service had **141** members and has seven social groups that are now peer run and coproduced by elders.

Sessions have included a diverse range of activities, such as swimming and exercise, the LGBTQ+ Club (now rebranded as 'Horizons'), drawing and social classes, photo-walking groups, storytelling, wellbeing sessions, reminiscence and educational activities, and art therapy. Age Well members enjoyed a planting session at Fred Wells Park as part of "Time Givers" with our partners **Enable**.

"I'd be lost without Age Well, it has been a lifeline to me!"

"I work part time and am less anxious about retiring now I attend KLS"

Waste not Want not partnered with Age Well Battersea Bites on community cooking sessions. Sessions were designed around healthy eating and cooking techniques with fresh ingredients that would have otherwise ended up as waste. Two members have now started volunteering with Waste not Want not and are helping the local community. Two volunteered on 25th Dec, when **Battersea Arts Centre** hosted a free festive lunch for residents in the local area. Battersea Bites also piloted peer on peer sessions where elders enjoyed sharing family recipes in cook and eat style.

Member Story – Confidence and companionship through table tennis

Clarence, who lives with his wife, was referred to the Age Well programme by his son to support both his mental and physical health. A difficult childhood in care and a lung illness at 26 left him with high-functioning anxiety, and he has faced ongoing health challenges, including recent heart problems and a strained relationship at home.

Joining the Age Well table-tennis group has been transformative. Clarence says he'd missed the companionship he's now found: playing each week gives him something "interesting and enjoyable," builds friendships, and lifts his mood. His mental and physical health have noticeably improved, and he values having time just for himself.

He now plays regularly with friends not only at KLS but also at Battersea Power Station. Determined to stay active and well, Clarence has also enrolled in our Men's Wellbeing workshops to gain tools for supporting himself and others.

This year, our **Tech Up Battersea** service supported **118** elders, with members using the service a total of **3,371** times and **78** regularly attending groups, along with **70** one-to-one sessions. The service over performed across all KPIs by approximately **50%**.

Katherine Low Settlement Limited Trustees' Report

The service supports them to:

- **Access digital:** Assisting with the purchase, borrowing, or access to the most suitable digital devices, products, and IT services.
- **Connect digital:** Ensuring elders connect to the internet and digital services in a way that is both affordable and appropriate to their needs.
- **Acquire digital skills:** Teaching essential digital skills and building the confidence needed to navigate a digital world.

The Tech Up project runs three weekly sessions:

- **Tech-Together:** Our original class, open to all participants.
- **Tech-Beginners:** A smaller group designed for absolute beginners.
- **Drop-in sessions:** Available for new referrals and those who need extra practice time.

Our sessions are supported by an expanding **Digital Champion Team**, which includes 11 peer volunteers (many of whom are graduates from the Tech-Up programme), community volunteers, and staff. We were also fortunate to have Year 8 **Thomas's students** participate in a series of Tech sessions, and **AS Watson** supported our Get Online Week and monthly drop-in sessions. **Power-to-Connect** also led our Online Safety course and provided **Digital Champion Training**.

Tech Up celebrated 100 years of tech to coincide with KLS' 100th birthday and enjoyed a visit to the **Science Museum**, a tech reminiscence session with the local studies library and are working on an event to showcase their work.

In partnership with the **Data/Device bank (Good Things Foundation)** we supported **23** people with free data / refurbished laptops. Thomas's pupils joined the Tech for their Christmas party which included tech quiz and emoji competition.

Additionally, our Tech Up worker conducted home visits throughout the year, offering one-to-one needs assessments and support sessions.

Member Story – Digital Champion Joy

Joy joined our Tech-Together classes to get more from her phone and tablet. Although she already knew the basics, she arrived a little shy and lacking confidence.

The group's mix of paired and small-team activities soon brought her out of her shell. Within a few sessions she was not only making great progress but also drawing on her background as a Teaching Assistant—calmly explaining tasks and helping other learners, who clearly valued her support.

Recognising this, our staff encouraged Joy to apply as a Digital Champion volunteer. She accepted, completed the KLS volunteer interview, and registered with the Digital Champion Network. In January she attended her first volunteer meet-up, exchanging ideas with peers, and has since completed two online training courses. She now records the learners she assists and continues to share her skills each week.

Joy is a real asset to our Digital Champion team, proving that you can build confidence and learn new skills at any age.

Katherine Low Settlement Limited Trustees' Report

ii) ESOL (English) Team

Katherine Low Settlement had a long-standing track record of delivering ESOL community courses since 1999. In the last academic year provided **free English for Speakers of Other Languages (ESOL)** classes to support migrant and refugee communities across Wandsworth. These courses helped member improve their English proficiency in the four key skills: speaking, listening, reading, and writing. Each year, we have supported adult learners on their journey toward greater language fluency and integration. This year the number increased by **26% to 144 learners**.

Member Story – A new start through learning and community support

Amina is from Afghanistan. In her late twenties, she is a mother of three children under the age of nine. She arrived in the UK in 2021 and joined the KLS ESOL programme in 2024, enrolling in our Level 1 course.

Childcare had previously been a major barrier to her education. She had turned down several opportunities because they lacked crèche facilities. At KLS, the on-site crèche enabled her to return to learning and focus on her studies.

Before coming to the UK, Amina was in her final year at university in Afghanistan. When the Taliban returned to power, she was forced to flee, leaving behind her studies and future plans.

Being able to study again in a safe and supportive environment has meant a great deal.

Since joining KLS, Amina says she feels respected and safe, and that she has regained confidence in her abilities. She is developing new skills, improving her prospects, and has renewed hope for the future. She now dreams of returning to university one day to complete the education she was denied.

Target Group

Learners came from the local communities in Battersea and across Wandsworth. Several of their children participate in our homework and holiday clubs, and many students also participate in our programme of parent workshops.

Most of our learners live on low incomes or in poverty, face challenges with English, and often struggle to integrate into the wider local community. The majority (75%) are women, with ages ranging from 21 to 71, and an average age of 39. They represent 31 different nationalities, with most coming from refugee backgrounds.

Students 2024/25	No.
Number of students 2024/25	144
Retention (finishers)	93 (65%)

The programme was delivered this year by a dedicated team of **4** staff and **35** volunteers.

Our ESOL provision was included in an OFSTED inspection of Wandsworth Lifelong Learning (WLLL), which was rated 'Good'. KLS was highlighted for:

- Effective support for learners with SEND
- Staff and volunteers helping learners build independence and employability skills

Katherine Low Settlement Limited Trustees' Report

- Strong pastoral care, including wellbeing sessions, a Women's Art Therapy group, and dedicated casework for vulnerable learners

As well as benefiting from learning and achieving qualifications, members experienced a number of other tangible benefits, including:

Increased confidence and self-esteem: Students are now using their improved English skills in real-life situations, engaging more comfortably in the community.

Expanded social networks and friendships: Many members have formed new friendships, with their children also connecting through time spent in the crèche. This sense of community has been a key benefit of their participation.

Greater involvement in their children's education: Students have reported feeling more engaged with their children's learning. They are now able to offer more homework support at home and attend parent-teacher meetings, where they feel more confident interacting with teachers.

Active participation in community organisations: Improved English skills have empowered our students to get involved with local schools, faith groups, community centres, and migrant support charities, fostering a deeper connection to their wider community.

Increased engagement in local partnerships: members are benefiting from KLS's relationships with other charities and community partners, using these connections to participate in various local projects and initiatives.

Our free creche enables members with young children to study

"I'm really enjoying the classes—each one teaches me something new. The teachers are friendly and supportive, and it's wonderful knowing my son is happily looked after in the crèche while I learn. He loves coming to KLS as much as I do."

05/10/2025

We offer a free on-site creche for students with preschool-aged children, which is utilised by approximately 25% of our learners. This essential service enabled many students to focus on their studies, knowing that their children were being well cared for. The creche is operated by an experienced team of staff and volunteers, many of whom are former ESOL students themselves. This year 43 children accessed the creche.

Extra-curricular programme

"I am very happy today, I did ... cycling, thank you very much for your help". "I really enjoy [the] cycling"

One key insight from evaluations was that our students are more focused on language progression than on obtaining formal qualifications. While some still seek qualifications to mark their achievements or because their career paths require Maths and English, all students recognise the value of 'soft skills' that can't be measured by traditional qualifications.

Members want to apply their English outside the classroom—in real-world situations. They're eager to try new things, develop new skills, and strengthen their friendships and social networks. In response to this, under the new holistic Future Foundations programme, we have expanded our programme to include a wide range of employability and extracurricular activities, along with regular trips. This year these included;

Katherine Low Settlement Limited Trustees' Report

- CV writing and Job search workshop and support sessions; NHS wellbeing workshop; Red Cross-led Community First Aid sessions; women's weekly cycling and walk and talk group; weekly volunteer run Conversation Club; Women's wellbeing project in partnership with Vauxhall City Farm;
- Tate Britain; Wimbledon Tennis; Kew Gardens; Westminster walking tour; Westminster Abbey and The National Portrait Gallery tour

As well as continuing to develop a responsive English learning offer based on the needs and interested of our members, we remain committed to evolving and adapting these broader activities too.

Internal Survey Results

- Over 90% of students enjoyed their ESOL lessons
- Many would not have attended more formal ESOL classes elsewhere due to barriers such as lack of childcare, low confidence, or fear of unfamiliar environments
- Learners value the safe, supportive atmosphere at KLS, and many have built lasting friendships and peer support networks
- All survey respondents said they were learning and improving because of KLS ESOL

iii) Love to Learn team

Since 2004, our Love to Learn education team has been dedicated to supporting children, young people, and their families from refugee backgrounds. We provide a comprehensive range of educational and wellbeing services, reaching **383 young people** this year. These services include education information, advice, and advocacy, alongside literacy support, study skills development, and homework assistance through Learning Mentors. Our programmes also feature after-school homework clubs, GCSE study groups, holiday clubs, and parent workshops, as well as supported referrals to other relevant agencies.

We take pride in our strong track record of achieving meaningful outcomes, creating impactful change, and maintaining rigorous safeguarding standards. Our team is highly effective in reporting, monitoring, and evaluating progress, while developing valuable partnerships, particularly across both voluntary and statutory sectors.

"I feel like KLS is a safe place for me, I always have somewhere to go if I need help, I learnt a lot there and it is fun, I loved going sailing, it was the best thing I ever did," Abed, 17

Love to Learn Clubs and Mentoring

Love to Learn offers five weekly clubs for children and young people aged 5 to 21, providing educational and social support tailored to their needs: Homework and Youth Clubs: Between 85 and 95 children came to these clubs throughout the year.

- **After-School Homework Clubs:** We run two clubs—one for junior children and one for secondary students—focused on homework support, social skills, and building confidence. Each young person receives one-to-one support from volunteers and staff

Katherine Low Settlement Limited Trustees' Report

to complete their homework. Afterward, they participate in fun activities like drama, music, art, sport, and dance.

- **GCSE Study Groups:** We offer two weekly study groups dedicated to helping students prepare for their GCSEs, ensuring they have the guidance and resources needed to succeed.
- **Youth Club:** This weekly club is specifically designed for newly arrived young people, many of whom are living independently or in care, providing them with a safe space to connect and engage with others.

Mentoring

- **Volunteer Learning Mentors:** Our team of around **27 trained volunteer mentors** work one-to-one with young refugees, providing educational support, homework help, and study skills. Each mentor dedicates one hour per week, either in person or online, to assist their mentee.
- **EYES (Early Years Education Support):** **17 trained volunteer mentors** support primary-aged refugee children one-to-one, focusing on basic literacy and maths to help them access the curriculum.

For the past two years, our mentor coordinator has been running two weekly face-to-face mentoring sessions hosted by a local partner organisation, **Salesian House**, where 17 mentor pairs meet for an hour each week. The coordinator supports the sessions by providing resources, laptops, and guidance, ensuring that mentors can engage mentees with activities tailored to their needs. Each session begins with group games to encourage a positive and safe environment for learning.

During the sessions, mentors work with their mentees on school assignments and reading tasks, with an increasing number of children bringing their homework to every session. At the end of each session, mentors provide feedback to parents, sharing the progress their children have made and offering advice on how to support learning at home.

Member Story – Confidence through creativity

When seven-year-old Aziza first joined the Early Years mentoring programme, she was painfully shy—often hiding behind a curtain and avoiding group activities.

Gentle encouragement helped her move into the Junior Club, but she still struggled to express feelings and became frustrated during games, sometimes leading to outbursts or withdrawal.

To support her, the team arranged one-to-one and art therapy sessions where Aziza could explore emotions in a safe, creative space.

Today, Aziza is thriving. She takes part in every activity, speaks openly with youth workers, and can describe her feelings and likely reactions when challenges arise—a confident, self-aware young person ready for whatever comes next.

Katherine Low Settlement Limited Trustees' Report

We also support their emotional and social development using play activities in our Homework Clubs such as arts and craft. As well as weekly art therapy session for the most vulnerable children.

Art Therapy at KLS

A group of 12 children participated in art therapy sessions. A second group of 20 elders and refugee women also met on a weekly basis. Sessions were delivered by two qualified and experienced art therapists. The main themes covered were; loneliness, low self-esteem, finding day to day life difficult to manage and struggling with illness. All those that participated live in low income households and struggle with a range of issues such as debt, marriage breakdown, family mental health and caring for family members. Everyone who attended reported;

- getting joy from the sessions and wanting them to continue
- a reduction in their anxiety levels
- that the sessions were a good chance to connect with others, share their experiences and feel less alone

Residential

We took ten young people aged 15 to 18 to a week-long residential with Jamie's Farm in Wales. The five day residential includes farming, therapy and life skills. The activities are designed specifically to improve wellbeing, boost engagement, improve behaviour and develop essential life skills such as communication and self-awareness.

Member Story –

Abed, 17, arrived in the UK from Afghanistan after a traumatic journey. When he was introduced to KLS by a friend, he was struggling to adjust to life in a new country, had issues with his mental wellbeing and had not yet enrolled in English language classes. Abed started to attend our weekly youth club that offers both academic help, informal social activities for young people and casework and emotional support. Since being at the club he has been practicing English with specialised volunteers, made friends and taken part in a variety of activities including, cooking, basketball and NHS youth wellbeing workshops.

Over the past months we have seen Abed's confidence grow, He has made bonds and friendships with staff, volunteers and young people and enjoys coming to the club. He was supported by the casework team to find a college place and is attending regularly. He gets support with his homework from volunteers every week.

The casework team have supported Abed with various issues from attending social services meetings to applying for a grant to support with travel expenses. In August he joined us for a one week sailing residential in the Isle of Wight with 20 other newly arrived young people. All those that came had an amazing week and took part a variety of water sports!

Summer Programme

For the past five years we have delivered a large family summer programme. Throughout August we run activities for all the children and young people we support throughout the

Katherine Low Settlement Limited Trustees' Report

academic year. In summer 2024 we had one of our best summers, with **over 282 children and their families** attending at least one of our trips and activities. We ran eight weekly multisport sessions, eight weekly art workshops, two family trips to the beach and two trips to Adventure Island theme park in Southend on Sea for the whole of August. All those taking part in the art and sports workshops had a healthy meal, hand made by a refugee owned Syrian catering company for lunch. Those taking part in the art workshops were also provided with breakfast to start the day.

20 Love to Learn members aged 14-17 hopped aboard our trip to the UK Sailing Academy in the Isle of Wight for our 2024 sailing residential. With generous funding from The **Edmiston Foundation**, our young people participated in the UKSA Sea Change Foundation Programme, an educational programme designed to build confidence and introduce young people to opportunities in the maritime industry. Throughout this exciting and intensive week, our members took part in kayaking, paddle boarding, yachting, powerboating, sea survival, dinghy sailing and keel boating.

Casework and Advice

The casework team has been vital in providing comprehensive support to refugee young people and families facing complex challenges. Their work has led to positive outcomes in education, family stability, and overall wellbeing.

- The team supported members with over **500 cases**
- The main issues they have been working on include; housing, SEN, debt, supporting families going through mental health struggles and their children being involved in violence and gang related activity
- Over **162 individuals** have been supported by the casework team
- The team supported over **35 newly arrived young people and unaccompanied asylum seeking children**
- Community Learning Workshops: **18 workshops** including; NHS supporting your child with exam stress and their mental health, Work Match, Family Law Workshop – Housing rights and entitlements, Impact4u Parent Wellbeing & Support

Member story: A safer journey home: Miriam's family finds stability

Miriam, a mother of two teenagers, fled a violent marriage and arrived in the UK five years ago. After a spell of homelessness, Wandsworth Council housed the family in temporary accommodation. Her son K, 15, attends an SEN school and is awaiting an autism diagnosis; her daughter Z is in Year 9.

When the council moved them to Croydon, K faced a three-bus journey that caused severe sensory overload, leading to distressing public outbursts and confrontations. Z's own commute left her exhausted and short of study time.

KLS helped Miriam secure funding for private school transport for K, easing the strain on the whole family. We also supported Z in obtaining a travel grant so she could take a faster train route and focus on her homework.

Katherine Low Settlement Limited Trustees' Report

Recognising the need for an official SEND diagnosis, we continue to advocate for K with CAMHS to shorten his 18-month wait. Our team also pressed the council to rehouse the family closer to school and their support network. They are now back in Wandsworth and settling well, with ongoing help from KLS.

Employability

We organised successful **Careers Fairs** during the year with a range of volunteers and partners, providing support and guidance to over 40 young people as they explored ideas for their future.

Our 20 Youth Ambassadors gained skills and experience by participating in training and volunteering opportunities with KLS activities – such as the Summer programme - interviews and funder visits.

iv) Volunteering

An amazing 161 volunteers actively supported KLS over the year- plus our own trustees - including:

- 37 Elders
- 35 ESOL
- 96 Love to Learn

There were 2,123 instances of programme support delivered (e.g. weekly classes, regular clubs) and 72 one-off events supported, including the Love to Learn Summer programme, Ramadan Iftar, career workshops, Elders Christmas Meal and trips, and the KLS 100 oral history film project.

51% of active volunteers stayed for more than 12 months.

ESOL Programme Volunteer story: Listening, learning, supporting

“After retiring from a career in teaching, I started volunteering with KLS in the Love to Learn summer programme. I helped run sports activities and supported families on coach trips.

It was a natural progression to then join the homework clubs, and now I volunteer in both the Youth Club and ESOL classes. In the ESOL classes, I appreciate the flexibility. Although I often help with writing activities, I've adapted to support reading as well. It feels fulfilling to use my teaching experience to support adults and young people alike.

My advice to new volunteers is to listen, watch, and learn. The team here is inclusive and aware of what each volunteer can bring, so there's a place for almost everyone. Give yourself time to settle in – it's a journey worth taking.”

Impact and Contribution

- Volunteers regularly supported ESOL and maths classes, homework clubs, mentoring, tech drop-ins, lunch clubs, Warm Hub, and other community activities
- Some roles were one-off or seasonal (e.g. Love to Learn summer, Carol Concert, Elders Christmas meal, KLS 100 oral history project)

Katherine Low Settlement Limited Trustees' Report

- Many volunteers contributed across multiple activities and programmes

Volunteer Voices

"Seeing older people become more confident using tech - just because I sat beside them - has been the most rewarding part of my week." - Varsha, Elders Digital Champion

"Helping with homework each week made me realise how small actions can have a big impact. I learnt as much as they did." - Dorna, Love to Learn Remote Mentor

"You just feel part of something. That's what keeps me coming back." - Nonkuthalo, Elders Volunteer

"Give yourself time to settle in – it's a journey worth taking." – Elly, ESOL Volunteer

Love to Learn Remote Volunteer story: One hour a week, lasting impact

Dorna began mentoring with KLS's Love to Learn programme in April 2024, meeting online each week with a 12-year-old boy from a refugee background.

They usually tackled maths and science homework—English if he felt like it. At first he tried to end sessions early, but over time he began asking her to stay longer. "That was when I knew it meant something to him," Dorna recalls.

Their sessions were full of humour. When he discovered she was a volunteer, he laughed, "You do this for free? You're lazy!" He loved to joke, often signing off answers with "the power of laziness."

One breakthrough came when he helped test a workshop Dorna was creating for her own work. "I treated him like an adult and he lit up, even asking about the final version the next week."

Mentoring prepared Dorna for her later job lecturing adults and deepened her understanding of the pressures young refugees face—crowded flats, family responsibilities, little study space. "It taught me patience and not to take things personally. I just wanted to be someone he could talk to."

B. Strengthen our partnerships and collaborations

We are extending our impact by working with others in our community, by:

- **Signposting:** Bringing in or directing to partners within the community e.g. Citizens Advice, Foodbanks, NHS
- **Coordinating:** Sharing and pooling resources, drawing funders together Incl. room hire and offices
- **Incubating:** Nurturing and growing people and organisations
- **Advocating:** Campaigning to change insufficient policy and processes

Katherine Low Settlement Limited Trustees' Report

i) Signposting

There are many outstanding organisations both locally and across London, and we believe we can achieve more by working together, each playing to our strengths and specialisms to best support our members. We collaborate with over 100 specialist partners, referring and signposting our members when we are unable to assist them in a specific area of their lives. These partnerships include **Wandsworth Council** and its various departments (notably social services), local schools, **NHS health services**, advice organisations like **Wandsworth Citizens Advice**, **South West London Law Centre**, **Wandsworth Foodbanks**, and many more.

Our approach is to develop strong relationships with our partners, getting to know their staff and understanding their areas of expertise, while also ensuring they are familiar with our work. This way, we can offer our members meaningful referrals, not as part of a faceless bureaucracy, but by connecting them with real people and teams who can provide direct support. When appropriate, we also advocate for our members as they access and navigate these services, ensuring they receive the best possible support.

ii) Coordinating

We focus on building strong relationships and networks, contributing to community initiatives, supporting other charities and community groups, and collaborating with agencies to bring different people and communities together.

This year, we played an active role in various partnerships and networks:

- **Wandsworth Migrant Forum:** We continued supporting the development of the forum, which has grown out of our refugee partnership over recent years to welcome refugees to Wandsworth and collaborating with the **Borough of Sanctuary** team.
- **Battersea Alliance:** We have continued helping our partnership to implement its strategy, secure funding, deliver community infrastructure services, and organise networking events that strengthen local connections.
- **Wandsworth Older People's Forum and Network:** As an active member, we continued supporting initiatives that benefit older residents in the community.

iii) Incubating

Each year, we support individuals and community groups in developing new ideas, launching community organisations or charities, and expanding their existing operations. We offer a comprehensive mix of business development support, providing advice and facilitating introductions to networks and funders. This helps with various aspects such as ideation, strategy, business planning, budgeting, finance, fundraising, governance, recruitment and HR, IT, and more.

This year, we have:

- **Supported seven tenant organisations** by providing office space and business development assistance. These include **CBC Services**, **Choice Support**, **Junction Elite**, **Free2Be Alliance**, **The JAGS Foundation**, **Michael Mapp Photography & Design Studio**.
- **Hosted 36 charities and community groups** enabling them to use our rooms and community centre each week to deliver their own services and projects.

Katherine Low Settlement Limited Trustees' Report

Rent a KLS Space

Whether it's a birthday celebration, conference, rehearsal, training session or party, our welcoming venue will make it memorable. We are open seven days a week with excellent transport links and flexible options for everything from one-off events to weekly classes and long-term bookings.

Why Choose KLS

- Versatile spaces for up to 70 guests
- Six rooms of varying sizes to suit your needs
- Modern technical equipment available
- Fully accessible ground-floor rooms
- A friendly, professional team to support your event

Contact: Tony at bookings@klsettlement.org.uk to check availability or arrange a viewing.

C. Strengthen our Foundations

We are a larger community organisation in Battersea supporting more members and activities than ever. We have been investing in support functions, making them robust enough to underpin both our own activities and our partnership activities.

We are doing this in the following areas:

i) Accommodation and maintenance

We are proactive in taking steps to mitigate the physical limitations at our community centre until funding is available for a major refurbishment. We constantly refine and re-prioritise a room-by-room 3-year development plan for our main building at 108 Battersea High Street. We were able to carry out a range of essential internal and external works, thanks to a Wolfson Foundation capital grant and proceeds from a St. Mary's Battersea carol service fundraiser, which generated a generous response from our community.

Our centre on Battersea High Street is very well used and subsequently full. It is often difficult to find a room to use. As part of our strategy we want to work out of other local buildings (which we do already including Southfields Academy, Dimson Lodge, Salesian House and local libraries). We continue to explore opportunities about accommodation with local partners.

ii) Sustainability and environment

Katherine Low Settlement is committed to tackling climate change through our environmental and sustainability strategy. A baseline audit in 2022, funded by City Bridge Foundation, gave us a clear starting point. Since then, we've made measurable progress—particularly in energy efficiency and waste reduction—confirmed in this year's follow-up report.

Katherine Low Settlement Limited Trustees' Report

We're proud to be emerging as a community model for practical sustainability, but we know there is more to do. Our next phase focuses on three priorities: improving our operations, inspiring behaviour change through education, and sharing our learning so other organisations can build on our successes and future goals.

iii) Measurement and data

This year we continued to make significant progress in upgrading our internal systems and processes:

Finance & Accounting – The appointment of Beehive Accountancy Services, specialists in charity finance, has strengthened our finance function and positioned us for future growth while freeing our team to focus on delivering KLS's charitable objectives. Working in close partnership with staff and trustees, Beehive has introduced clear, accurate, and timely financial reporting for both internal and external audiences. Robust systems are now in place to minimise risk of fraud or error and to ensure full regulatory compliance, giving KLS a transparent and resilient financial foundation.

HR system – Implementing the HR platform **SafeHR** has enabled us to provide the team with a centralised tool for absence logging and management, along with giving us a platform to record and plan wider HR functions such as contracting and training and to run staff surveys.

Database – We successfully rolled out Salesforce across the organisation, following extensive team consultation and training. The system is now fully tailored to our internal and external requirements, enabling us to track performance, demonstrate impact, and manage key processes—including safeguarding, fundraising, and room bookings—efficiently and accurately.

iv) Funding and investment

In order to deliver our strategy we need investment and funding. We continue to build our relationships with our very generous and supportive funders and donors.

Please make a regular donation to support our work

A regular monthly donation to Katherine Low Settlement makes a big difference to the lives of local people we work with. Your donation will enable us to keep running our older people's lunch club, young people's homework club, mentoring programme and community learning, and more. No matter how large or small your donation, we appreciate what you can give.

To make a regular donation please visit: www.klsettlement.org.uk/donate

Thank you!

FINANCIAL REVIEW

After an adjustment for unrealised revaluation of the property, Katherine Low Settlement made an overall net deficit of £134,991 (prior year comparative was a deficit of £134,909), of which this year a £123,948 deficit was unrestricted funds and a £211,043 deficit was restricted and a surplus of £200,000 on the endowment funds. The deficits were funded out of reserves retained from prior periods. The charity has worked hard, in an increasingly tough economic

Katherine Low Settlement Limited Trustees' Report

environment, to continue delivering vital services, and while we report a deficit this year, we remain committed to adapting and securing the necessary resources to meet the needs of our community.

Thank you to all of our funders: no matter how large and small we appreciate whatever you can give. Amongst others, we'd like to thank the Battersea Alliance and Big Local SW11, BBC Children In Need, City Bridge Foundation, the Childhood Trust, The Edward Gostling Foundation, Francis Holland School, Global's Make Some Noise, the Henry Smith Charity, The Julia Rausing Trust, John R Murray Charitable Trust, The Lewin Trust, The National Lottery Heritage Fund, St James's Place Foundation, Sacred Heart Community, Sir Walter St John's Educational charity, the Worshipful Company of Tobacco Pipe Makers & Tobacco Blenders, Wandsworth Council including their Lifelong Learning department, the Wates Foundation and the Wolfson Foundation. Thank you very much for your on-going support of our work.

The Settlement receives donations from many people and organisations all of which are vital for its ongoing work. Thank you so much. We really appreciate your support.

We continue to enjoy a strong relationship with two local schools: Francis Holland School (co-founder of KLS) and Thomas's Battersea School – involving them in volunteering with our projects, fundraising and community events.

Katherine Low Settlement also receives unrestricted income from the rents and charges it makes for the use of its buildings at 108 Battersea High Street. During 2024/25 these rents amounted to £131,525 (prior year comparative was £119,753). The rate of occupation of the building and the tenants are continually changing and the Settlement is looking to maintain full occupancy levels of organisations renting space in the coming financial year.

Investment and Reserves Policy

The Trustees have considered the liabilities to which the charity is exposed and have set a level of reserves designed to safeguard the charity against any future event. In particular:

- Reserves have been made to provide sufficient funds for an orderly winding up of operations if necessary, which is estimated to be four months' running costs.
- A reserve to ensure the maintenance of the building so that they are in good order to house our services and those of our tenants.

It is the intention of Katherine Low Settlement to operate on a surplus or break even basis. However, in certain circumstance reserves may be used to cover any shortfall in revenues and operating expenses, and also to support strategic initiatives. The charity follows a set of guidelines to ensure it can meet all deficit and expenditure obligations in relation to the charity's annually approved budget.

Going Concern

The Trustees have reviewed the financial position of the charitable company as of 31st March 2025 together with the budget, income and expenditure, cash flow and investments, for the period April 2025 to March 2026 inclusively. The Trustees consider that the budgets are reasonable, and that the charity has sufficient reserves and cash resources in order to continue as a going concern.

**Katherine Low Settlement Limited
Trustees' Report**

FUTURE PLANS AND DEVELOPMENT 2025/26

Katherine Low Settlement is focused on three priorities: delivering our 2023–27 strategy, securing long-term sustainability for our second century, and responding to the changing needs of our community.

This year we reviewed every team and role to ensure the right structure for the future. That process required difficult choices. After months of consultation, we paused our long-running ESOL (English for Speakers of Other Languages) programme at the end of the academic year. We remain firmly committed to sanctuary-seeking and migrant communities and are developing a new community-learning offer within **Future Foundations**—our refreshed umbrella programme (previously Love to Learn and ESOL) —to continue this vital support in new ways. Sadly, this decision meant saying goodbye to valued colleagues.

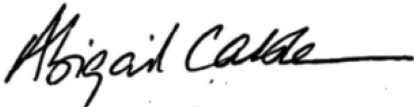
We also made wider structural changes, including within the Premises Team, and said farewell to a long-serving staff member whose dedication we deeply appreciate. These steps, though challenging, strengthen KLS for the years ahead. I am profoundly grateful to our staff, volunteers, members, and partners for their resilience, creativity, and compassion throughout this transition.

Looking to 2025/26, we will focus on fundraising, rebuilding reserves and keeping KLS on a stable trajectory. We will press ahead with our business plan, adapting programmes to meet local needs as the cost-of-living crisis and anti-migrant hostility continue to affect our community. We will deepen partnerships and further develop our internal systems to keep KLS strong.

We are excited to work with more local people, community organisations, volunteers, partners, and funders across Battersea and Wandsworth. Together we will continue to reduce poverty and isolation and ensure KLS remains a place of welcome, connection, and opportunity for generations to come.

Your continued support is greatly appreciated as we move forward in this exciting chapter.

The annual report was approved by the trustees of the charity on 05/10/2025 and signed on its behalf by:



.....
A M Cable
Trustee

Katherine Low Settlement Limited

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Katherine Low Settlement Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".


Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on ^{05/10/2025}..... and signed on its behalf by:



.....
A M Cable
Trustee

Katherine Low Settlement Limited

Independent Auditor's Report to the Members of Katherine Low Settlement Limited

Opinion

We have audited the financial statements of Katherine Low Settlement Limited (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Katherine Low Settlement Limited

Independent Auditor's Report to the Members of Katherine Low Settlement Limited

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 25), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Katherine Low Settlement Limited

Independent Auditor's Report to the Members of Katherine Low Settlement Limited

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The extent to which the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, taxation legislation, data protection, anti-bribery, employment, environmental, fire safety and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management, reviewing licenses, certificates and relevant correspondence including the inspection of legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

Katherine Low Settlement Limited

Independent Auditor's Report to the Members of Katherine Low Settlement Limited

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charity's legal advisors.

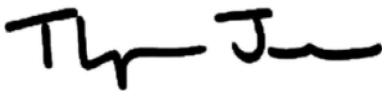
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....
Dave Tucker FCCA ACA (Senior Statutory Auditor)
For and on behalf of Thompson Jenner LLP, Statutory Auditor

1 Colleton Crescent
Exeter
Devon
EX2 4DG

Date: 09/10/2025

Katherine Low Settlement Limited

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £
Income and Endowments from:					
Donations and legacies	3	80,815	74,356	-	155,171
Charitable activities	4	206,023	538,446	250,000	994,469
Investment income	5	14,290	-	-	14,290
Other income	6	2,085	-	-	2,085
Total income		<u>303,213</u>	<u>612,802</u>	<u>250,000</u>	<u>1,166,015</u>
Expenditure on:					
Charitable activities	7	<u>(406,636)</u>	<u>(844,370)</u>	<u>(50,000)</u>	<u>(1,301,006)</u>
Total expenditure		<u>(406,636)</u>	<u>(844,370)</u>	<u>(50,000)</u>	<u>(1,301,006)</u>
Net (expenditure)/income		(103,423)	(231,568)	200,000	(134,991)
Transfers between funds		(20,525)	20,525	-	-
Other recognised gains and losses					
Gains/losses on revaluation of fixed assets		<u>250,000</u>	-	-	<u>250,000</u>
Net movement in funds		126,052	(211,043)	200,000	115,009
Reconciliation of funds					
Total funds brought forward		<u>3,266,434</u>	<u>343,210</u>	-	<u>3,609,644</u>
Total funds carried forward	19	<u><u>3,392,486</u></u>	<u><u>132,167</u></u>	<u><u>200,000</u></u>	<u><u>3,724,653</u></u>

The notes on pages 34 to 46 form an integral part of these financial statements.

Katherine Low Settlement Limited

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Prior period comparative

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	43,845	131,249	175,094
Charitable activities	4	151,656	714,716	866,372
Investment income	5	7,483	-	7,483
Other income	6	711	13,757	14,468
Total income		203,695	859,722	1,063,417
Expenditure on:				
Charitable activities	7	(470,215)	(728,111)	(1,198,326)
Total expenditure		(470,215)	(728,111)	(1,198,326)
Net (expenditure)/income		(266,520)	131,611	(134,909)
Transfers between funds		122,470	(122,470)	-
Net movement in funds		(144,050)	9,141	(134,909)
Reconciliation of funds				
Total funds brought forward		3,410,484	334,069	3,744,553
Total funds carried forward	19	3,266,434	343,210	3,609,644

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 19.


The notes on pages 34 to 46 form an integral part of these financial statements.

Katherine Low Settlement Limited

**(Registration number: 03814833)
Balance Sheet as at 31 March 2025**

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	14	3,372,567	3,170,833
Current assets			
Debtors	15	113,965	11,162
Cash at bank and in hand	16	452,538	542,947
		<u>566,503</u>	<u>554,109</u>
Creditors: Amounts falling due within one year	17	<u>(214,417)</u>	<u>(115,298)</u>
Net current assets		<u>352,086</u>	<u>438,811</u>
Net assets		<u>3,724,653</u>	<u>3,609,644</u>
Funds of the charity:			
Endowment funds		<u>200,000</u>	<u>-</u>
Restricted income funds			
Restricted funds	19	132,167	343,210
Unrestricted income funds			
Unrestricted funds		142,486	266,434
Revaluation reserve		<u>3,250,000</u>	<u>3,000,000</u>
Total unrestricted funds		<u>3,392,486</u>	<u>3,266,434</u>
Total funds	19	<u>3,724,653</u>	<u>3,609,644</u>

The financial statements on pages 30 to 46 were approved by the trustees, and authorised for issue on 05/10/2025 and signed on their behalf by:



.....
A M Cable
Trustee

The notes on pages 34 to 46 form an integral part of these financial statements.

Katherine Low Settlement Limited

Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income/(expenditure)		115,009	(134,909)
Adjustments to cash flows from non-cash items			
Depreciation		50,932	21,078
Investment income	5	(14,290)	(7,483)
Revaluation of property		<u>(250,000)</u>	<u>-</u>
		(98,349)	(121,314)
Working capital adjustments			
Increase in debtors	15	(102,803)	(519)
(Decrease)/increase in creditors	17	(24,272)	72,379
Increase/(decrease) in deferred income		<u>123,391</u>	<u>(95,437)</u>
Net cash flows from operating activities		<u>(102,033)</u>	<u>(144,891)</u>
Cash flows from investing activities			
Interest receivable and similar income	5	14,290	7,483
Purchase of tangible fixed assets	14	<u>(2,666)</u>	<u>(171,920)</u>
Net cash flows from investing activities		<u>11,624</u>	<u>(164,437)</u>
Net decrease in cash and cash equivalents		(90,409)	(309,328)
Cash and cash equivalents at 1 April		<u>542,947</u>	<u>852,275</u>
Cash and cash equivalents at 31 March	21	<u><u>452,538</u></u>	<u><u>542,947</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 34 to 46 form an integral part of these financial statements.

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
108 Battersea High Street
London
SW11 3HP

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Katherine Low Settlement Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £300.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Freehold Property

The freehold property owned and occupied by the charity at 108, Battersea High Street, London SW11 3HP, was bequeathed to the Katherine Low Settlement in 1924, but included in previous financial statements at a nominal value of £1. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 4th September 2024 by estate agents Bairstow Eves, where the property was revalued at £3,250,000.

It is the policy of Katherine Low Settlement Limited to maintain the Property in good condition, so that, in the opinion of the Trustees, the charging of depreciation would be immaterial.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

Asset class	Depreciation method and rate
Minibus	20% straight line basis
Furniture and Equipment	20% and 33% straight line basis

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations and legacies

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies; Donations	<u>80,815</u>	<u>74,356</u>	<u>155,171</u>	<u>175,094</u>
	<u>80,815</u>	<u>74,356</u>	<u>155,171</u>	<u>175,094</u>

£80,815 (2024: £43,845) of the donations were unrestricted and £74,356 (2024: £131,249) were restricted funds.

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Endowment funds Expendable £	Total 2025 £	Total 2024 £
Grants receivable	74,498	538,446	250,000	862,944	741,098
Rental and room hire income	131,525	-	-	131,525	119,753
Alliance Contribution	-	-	-	-	5,521
	<u>206,023</u>	<u>538,446</u>	<u>250,000</u>	<u>994,469</u>	<u>866,372</u>

£206,023 (2024: £151,656) of the income was unrestricted and £538,446 (2024: £714,716) of the income was restricted and £250,000 (2024: £nil) of the income was from expendable endowment funds.

5 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income; Interest receivable on bank deposits	<u>14,290</u>	<u>14,290</u>	<u>7,483</u>

6 Other income

	Unrestricted funds General £	Restricted funds £	Total funds £
Sundry income	<u>2,085</u>	-	<u>2,085</u>
Total for 2025	<u>2,085</u>	-	<u>2,085</u>
Total for 2024	<u>711</u>	<u>13,757</u>	<u>14,468</u>

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

7 Expenditure on charitable activities

	Unrestricted funds	Restricted funds	Endowment funds Expendable	Total funds
	General £	£	£	£
Project costs	52,582	95,366	-	147,948
Salaries and staff costs	1,199	724,592	50,000	775,791
Staff training	5,134	1,035	-	6,169
IT costs and telephone	45,067	1,698	-	46,765
Postage, printing and stationery	11,575	1,057	-	12,632
Repairs maintenance and renewals	18,044	8,369	-	26,413
Light and heat	22,548	-	-	22,548
Insurance	8,815	-	-	8,815
Support costs	186,358	6,843	-	193,201
Governance costs	9,792	-	-	9,792
Depreciation	45,522	5,410	-	50,932
Total for 2025	<u>406,636</u>	<u>844,370</u>	<u>50,000</u>	<u>1,301,006</u>
Total for 2024	<u>470,215</u>	<u>728,111</u>	<u>-</u>	<u>1,198,326</u>

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

8 Analysis of governance and support costs

Support costs

	Unrestricted funds	Restricted Funds	2025	2024
	£	£	£	£
Salaries and staff costs	140,886	-	140,886	266,851
Professional fees	41,592	5,114	46,706	13,913
Subscriptions	2,140	1,727	3,867	3,745
Bank charges	1,740	2	1,742	63
2025	186,358	6,843	193,201	284,572
2024	282,496	2,076	284,572	

Governance costs

	Unrestricted funds General £	Total funds £
Audit fees		
Audit of the financial statements	6,000	6,000
Other fees paid to auditors	3,792	3,792
Total for 2025	9,792	9,792
Total for 2024	6,000	6,000

9 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2025 £	2024 £
Audit fees	6,000	6,000
Depreciation of fixed assets	50,932	21,078

10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

11 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	795,547	757,492
Social security costs	65,348	59,829
Pension costs	36,475	33,889
Compensation payments	19,307	-
	<u>916,677</u>	<u>851,210</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities	27	28
Central Team	6	6
	<u>33</u>	<u>34</u>

25 (2024 - 25) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £36,475 (2024 - £33,889).

During the year, the charity made redundancy and/or termination payments which totalled £19,307 (2024 - £Nil).

The number of employees whose emoluments fell within the following bands was:

	2025 No	2024 No
£60,001 - £70,000	<u>1</u>	<u>1</u>

The total employee benefits of the key management personnel of the charity were £140,894 (2024 - £102,300).

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

12 Auditors' remuneration

	2025 £	2024 £
Audit of the financial statements	6,000	6,000
Other fees to auditors		
All other non-audit services	3,792	-

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost or valuation				
At 1 April 2024	3,000,000	234,874	48,640	3,283,514
Revaluations	250,000	-	-	250,000
Additions	-	2,666	-	2,666
At 31 March 2025	3,250,000	237,540	48,640	3,536,180
Depreciation				
At 1 April 2024	-	64,041	48,640	112,681
Charge for the year	-	50,932	-	50,932
At 31 March 2025	-	114,973	48,640	163,613
Net book value				
At 31 March 2025	3,250,000	122,567	-	3,372,567
At 31 March 2024	3,000,000	170,833	-	3,170,833

The property was revalued on 04 September 2024 by local estate agents Bairstow Eves with a market value of £3,250,000.

15 Debtors

	2025 £	2024 £
Trade debtors	33,938	5,374
Prepayments	57,757	1,568
Accrued income	22,270	4,220
	113,965	11,162

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

16 Cash and cash equivalents

	2025	2024
	£	£
Cash on hand	304	870
Cash at bank	452,234	542,077
	<u>452,538</u>	<u>542,947</u>

17 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	27,125	21,156
Other taxation and social security	14,515	-
Accruals	12,182	56,938
Deferred income	160,595	37,204
	<u>214,417</u>	<u>115,298</u>

	2025	2024
	£	£
Deferred income at 1 April 2024	37,204	109,585
Resources deferred in the period	160,595	37,204
Amounts released from previous periods	(37,204)	(109,585)
Deferred income at year end	<u>160,595</u>	<u>37,204</u>

18 Reserves

	Unrestricted revaluation reserve	Total
	£	£
At 1 April 2024	3,000,000	3,000,000
Surplus on property revaluation	250,000	250,000
At 31 March 2025	<u>3,250,000</u>	<u>3,250,000</u>

	Unrestricted revaluation reserve	Total
	£	£
At 1 April 2023	3,000,000	3,000,000
At 31 March 2024	<u>3,000,000</u>	<u>3,000,000</u>

The revaluation reserve relates to the revaluations of the freehold property owned by Katherine Low Settlement Limited.

The most recent valuation by Bairstow Eves is dated 04 September 2024 and shows the market value at £3,250,000.

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

19 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
<i>General</i>					
Unrestricted funds	266,434	303,213	(406,636)	(20,525)	142,486
Restricted funds					
Love to Learn Project	195,120	215,813	(382,877)	(15,946)	12,110
KLS Lift and Building Fund	34,631	39,419	(8,333)	-	65,717
Elders Project	65,373	285,310	(295,785)	(31,892)	23,006
ESOL Project	3,419	72,260	(157,375)	81,696	-
Capital Expenditure Fund	44,667	-	-	(13,333)	31,334
Total restricted funds	<u>343,210</u>	<u>612,802</u>	<u>(844,370)</u>	<u>20,525</u>	<u>132,167</u>
Endowment funds					
<i>Endowment Funds</i>					
The Edward Gostling Fund	-	250,000	(50,000)	-	200,000
	-	250,000	(50,000)	-	200,000
Total funds	<u>609,644</u>	<u>1,166,015</u>	<u>(1,301,006)</u>	<u>-</u>	<u>474,653</u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
<i>General</i>					
Unrestricted funds	410,484	203,695	(470,215)	122,470	266,434
Restricted					
Love to Learn Project	270,395	301,502	(332,887)	(43,890)	195,120
KLS Lift and Building Fund	44,712	4,169	(14,250)	-	34,631
Elders Project	-	348,464	(231,550)	(51,541)	65,373
ESOL Project	12,006	142,193	(129,451)	(21,329)	3,419
Battersea Volunteer Project	6,956	15,394	(19,973)	(2,377)	-
Capital Expenditure Fund	-	48,000	-	(3,333)	44,667
Total restricted funds	<u>334,069</u>	<u>859,722</u>	<u>(728,111)</u>	<u>(122,470)</u>	<u>343,210</u>
Endowment funds					
Total funds	<u>744,553</u>	<u>1,063,417</u>	<u>(1,198,326)</u>	<u>-</u>	<u>609,644</u>

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

The specific purposes for which the funds are to be applied are as follows:

Love to Learn Project – We provide a wide range of educational and life support services for more than 350 children, young people and their families with migration backgrounds.

KLS Lift and Building Fund – A fund for the repair and maintenance of the building and lift.

Elders Project – We work with older people in the community to support their lives and wellbeing and reduce loneliness and isolation through a busy calendar of weekly activities.

ESOL Project - We offer an educational and extracurricular programme for migrant adults in the community, looking to improve their English skills or learn it for the first time.

Capital Expenditure Fund – A fund set aside for the depreciation of assets purchased by the charity from funds donated by Lord David Lipsey and The Clothworkers' Foundation.

Edward Gostling Fund – An endowment fund in place to support the Elders Project. The endowment is for a period of 5 years from 1 April 2024 and entitles KLS to use £50,000 in the first year and £50,000 each subsequent year plus any interest earned. From 1 April 2029 the restrictions cease to apply and the endowment may be used for any purpose that furthers the charitable objectives.

Battersea Volunteer Project - Partnership project to drive volunteering in Battersea.

The transfers between reserves represent the following:

- The capital expenditure fund transfer of £13,333 represents capital grants received in prior years being released to unrestricted reserves in line with the depreciation policy of the assets to which the grants relate.
- £51,153 of transfers from unrestricted funds to the various restricted funds relates to overhead costs that cannot be directly attributable to a restricted fund, so a 20% allocation of these costs has been applied and transferred to the restricted funds in the following proportions: 30% Love to Learn Project £15,946, 60% Elders Project £31,892 and 10% ESOL Project £5,315.
- The resulting deficit on the ESOL fund of £87,011 has been met by the unrestricted fund.

Katherine Low Settlement Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

20 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Endowment funds Expendable	Total funds at 31 March 2025
	General	Other			
	£	£	£	£	£
Tangible fixed assets	119,330	3,250,000	3,237	-	3,372,567
Current assets	76,978	-	289,525	200,000	566,503
Current liabilities	(53,822)	-	(160,595)	-	(214,417)
Total net assets	142,486	3,250,000	132,167	200,000	3,724,653

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General	Other		
	£	£	£	£
Tangible fixed assets	162,351	3,000,000	8,482	3,170,833
Current assets	183,959	-	370,150	554,109
Current liabilities	(79,876)	-	(35,422)	(115,298)
Total net assets	266,434	3,000,000	343,210	3,609,644

21 Analysis of net funds

	At 1 April 2024	Financing cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	542,947	(90,409)	452,538
Net debt	542,947	(90,409)	452,538
	At 1 April 2023	Financing cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	852,275	(309,328)	542,947
Net debt	852,275	(309,328)	542,947

22 Related party transactions

There were no related party transactions in the year.

THE KATHERINE LOW SETTLEMENT LIMITED

England & Wales - Charity number 1081248

Accounts

Katherine Low Settlement Limited
Registered Charity Number 1081248
Registered Company Number 03814833



ANNUAL REPORT AND ACCOUNTS
OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2024

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

CONTENTS

REFERENCE AND ADMINISTRATIVE DETAILS..... 3

REPORT OF THE TRUSTEES 4

REPORT OF THE INDEPENDENT AUDITORS 28

STATEMENT OF FINANCIAL ACTIVITIES..... 32

BALANCE SHEET..... 33

CASH FLOW STATEMENT AND NOTES 35

NOTES TO THE FINANCIAL STATEMENTS 37

RESTRICTED FUND – LOVE TO LEARN PROJECT 47

RESTRICTED FUND – ELDERS PROJECT 49

RESTRICTED FUND – ESOL PROJECT 51

RESTRICTED FUND – KLS LIFT AND BUILDING FUND..... 52

RESTRICTED FUND – BATTERSEA VOLUNTEER PROJECT..... 53

RESTRICTED FUND – CAPTIAL EXPENDITURE FUND..... 54

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1081248
Registered Company Number 03814833

Registered Office Katherine Low Settlement
108 Battersea High Street, London SW11 3HP
Tel: 020 7223 2845
Email: info@klsettlement.org.uk
Web: www.klsettlement.org.uk
Insta: www.instagram.com/klsettlement
Twitter: www.twitter.com/klsettlement
FB: www.facebook.com/kl.settlement

President Margaret Robson

Vice Presidents Jennifer Anderson

Trustees

Ben Thomas	Chair
Abigail Cable	Vice Chair
Martin Alcock	Hon Treasurer
Alexandra Haydon	(appointed 11 th April 2024)
Emily Rycroft-Huddart	
Cerise-Celine Prince	
Sarah Swash	
Lucy Elphinstone	(resigned 27 th June 2023)
Rev. Canon Simon Butler	(resigned 8 th November 2023)
Geoff Thomas	(retired 21 st November 2023)

Chief Executive Aaron Barbour (to September 2023)
Sarah Gibb (from September 2023)

Bankers CAF Bank Ltd (Charities Aid Foundation)

Auditors BDA Associates Ltd
Statutory Auditor
Chartered Accountants
Global House, 1 Ashley Avenue, Epsom KT18 5AD

Solicitors Rodgers and Burton
179 Upper Richmond Road West, London SW14 1DU

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual directors' report with the financial statements for the charity for the year ended 31st March 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Katherine Low Settlement is an independent charity and is registered as a company limited by guarantee. The charity was founded in 1924 and has been serving the communities of Battersea and Wandsworth to tackle poverty and build stronger communities ever since. The limited company was incorporated on 27 July 1999 under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association.

Trustees

Katherine Low Settlement is governed by a Board of Trustees, not exceeding ten in number, who are elected by the membership at the Annual General Meeting (AGM). Each year a third of Trustees stand down at the AGM and are eligible for re-election. The Trustees have no beneficial interests in or contracts with the organisation during the year.

Trustees' recruitment and induction

Board members are selected on the basis of the experience, skills and expertise they bring to further the main objectives of the Settlement and to reflect the diversity of the community with respect to age, ethnicity and disability and a representation of a variety of backgrounds, particularly those from the local community of Battersea.

The induction process for new Trustees includes the provision of information as specified by the Charities Commission on their roles and responsibilities, policy and procedures, meetings with key staff and the Chair of Trustees and visits to the Settlement both by arrangement and informally.

Management and Staffing

The Trustees delegate the day-to-day work and operations of the Settlement to a small core establishment of hardworking and dedicated staff, who operate within defined terms of reference and authority.

During the year, Aaron Barbour, moved on from Katherine Low Settlement after almost 11 years. Trustees thanked him for his many achievements as the Settlement's first Chief Executive, including resetting Katherine Low Settlement with a clearer sense of purpose and direction, supported by successful fundraising and partnership development.

The Senior Leadership Team includes Sarah Gibb, Chief Executive; Paula Robertson, Chief Operating Officer; Tracy Frostick, Premises Manager; Sarah Goodall, Head of Elders Team and Nadine Ballantyne, Head of Family Refugee Programme (a recent amalgamation of the ESOL and Love to Learn projects). In addition to an excellent team of 35 staff, the work is supported

by more than 167+ amazing volunteers. Their dedication brings a unique strength to the Settlement, extending the capacity and reach of the organisation.

Risk Management

The Trustees conduct an annual review of the major risks to which the charity is exposed covering strategic, operational, financial, governance, compliance and external risks. The review identifies potentially significant risks and their likelihood and possible impact in each of these areas, together with existing control measures. Also, any additional actions and policies required to mitigate retained risks and the people responsible for ensuring they are monitored and addressed.

The Trustees have given consideration to the major risks to which the charity is exposed - which focus in particular on funding and staffing - and have satisfied themselves that systems and procedures are in place to mitigate these and other risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees confirm that when reviewing the charity's activities and devising future programmes, they have referred to the Charity Commission's general guidance on public benefit and complied with their duties of the Charities Act 2011. In particular, the Trustees have considered how planned activities will contribute to meeting the strategic aims of the charity.

Vision, Mission and Values

Katherine Low Settlement is driven by its vision and mission and led by its values.

Vision

Our vision is for an inclusive society where the people of Battersea and the wider Wandsworth community achieve their potential together.

Mission

We foster and empower communities in our neighbourhood to reduce poverty and isolation.

Values

- **Respect:** for the unique worth of individuals and communities, and their right to make informed and empowered choices
- **Collaboration:** with others, promoting equal opportunity, challenging discrimination and valuing diversity
- **Sustainability:** Focussed on lasting impact and ensuring the continuity of the settlement
- **Kindness:** Acting with care, generosity, trust and friendliness towards all

Aims

- **Foster community:** Create a sense of belonging, unity and trust for all local people to engage and collaborate with each other
- **Promote empowerment:** Enable people's voices to be heard
- **Fight poverty:** Identify, nurture and energise the potential in individuals and organisations by increasing their educational, economic and social opportunities.

- **Reduce isolation:** Widen local people's circle of friends and networks of support, involvement in the community and access to health & social services

Activities

- **Direct** running of our own community projects to support children, young people and their families, older people and refugee communities
- **Indirect** partnering with and offering premises and rooms to other groups working with e.g. people with mental health issues
- **Campaigning** against intolerance and injustice where it undermines our aims

KLS new 5-year strategy 2023-2027

Work towards our 2027 goals has been well underway in since we launched the strategy in January 2023.

Our focus over 2024-2027 is to continue:

- A. Evolving our community programmes to meet local people's needs
- B. Increasing our partnerships and collaborations
- C. Strengthening our systems and processes

A. Evolving and adapting our community programmes

The core way KLS has traditionally sought to achieve these aims is through the community services we deliver ourselves. Here, our primary goal for the next five years is to support our members and enabling our teams to work together as effectively as possible. We will do this:

Within our services:

- Elders: deepening support for more independent living, health & wellbeing
- ESOL: extending extra-curricula learning alongside the classroom
- Love to Learn: progression from early years through to the world of work

Across our services:

- Workforce development, wellbeing, training and performance
- Safeguarding vigilance
- Admin coordination
- Enabling transition between programmes
- Bolstering communication

Goal 2027: Coordination, process improvement and people. We are in the process of adapting our programmes, implementation of our people strategy is well underway, and are making the most of our resources by eliminating duplication and hassle and joining up our services and activities. The emphasis of issues we work on is continuing to evolve as we involve our members, collect, collate and analyse data/ evidence, and can be augmented by working with partners.

B. Strengthening our partnerships and collaborations

KLS' impact is restricted when we act alone, due to the complex nature of the challenges faced by our local community in Battersea. KLS can't and shouldn't try to do everything itself - better outcomes will be achieved working in partnership.

We will do this by:

- **Signposting:** Bringing in or directing to partners within the community e.g. Citizens Advice, Foodbanks, NHS.
- **Coordinating:** Sharing and pooling resources, drawing funders together Incl. room hire & offices.
- **Incubating:** Nurturing and growing people and organisations.
- **Advocating:** Campaigning to change insufficient policy and processes.

Goal 2027: Vetted partners, defined approach per priority. We will broaden the obstacles we address through community services and partnerships to effect change in Battersea.

C. Strengthen our Foundations

We are a larger community organisation in Battersea supporting more members and activities than ever. We have this year been investing in support functions, making them robust enough to underpin both our own activities and our partnership activities.

We will do this by:

- **Accommodation and maintenance:** Take steps to mitigate the physical limitations at KLS centre until funding is available for major refurbishment.
- **Sustainability and environment:** Strengthen the environmental/sustainability culture throughout KLS, our partners and across Battersea.
- **Measurement and data:** Enable the collection, reporting and analysis of a wider range of data points to support data-led decisions.
- **Funding and investment:** Subject to funding, investment in people strategy, data strategy, accommodation and sustainability.

Goal 2027: Conserved, safe, additional venues, awaiting refurb; Green operations, reputation, metrics and education; Integrated systems, quality data and decision making; Broaden income streams, funded programmes.

Having nearly doubled in size over the past six years, we are working hard to strengthen our infrastructure.

We will consult and keep you up to date

Behind this summary there are detailed plans underpinning each aspect. The Trustees and Senior Leadership Team constantly review progress and adjust to changes. We will continue to report on progress at each AGM.

We need your help to make this strategy a success. Get in touch as we'd love your help in shaping our progress to 2027 goals. Together we can make a real difference to the lives of local people in Battersea and the wider Wandsworth community.

Find out more

Please visit our website for more information about our new strategy and work:

www.klsettlement.org.uk

ACHIEVEMENTS AND PERFORMANCE

100 Years of Katherine Low Settlement

As we celebrate our centenary year, Katherine Low Settlement's work is needed more than ever.

In January, we were honoured by a visit from **Her Royal Highness The Duchess of Edinburgh**, who spent time learning about our impact in the heart of Battersea. HRH participated in activities including an Elders chair dance class, an ESOL sewing group, and a Love to Learn mentoring session. She met with members, volunteers, and staff, before unveiling a plaque to mark our 100th anniversary. This visit continues a royal tradition, as KLS was originally opened by The Queen Mother, then Duchess of York, in 1924, with a return visit in 1964 for our 40th anniversary.

In May, we celebrated with a vibrant street party on Orville Road and in Fred Wells Gardens, supported by local volunteers and partners. Highlights included a maypole, kickboxing, fairground games, and performances by various KLS groups. A special guest, George Colliety, who first came to KLS as a child in the 1930s, joined the festivities as he celebrated his own 100th birthday. The event showcased talents from KLS-hosted groups like Italia Conti Associates, Casita Yoga, and Sound Minds, and featured a debut performance by the KLS community choir. We ended the day with lively Zumba and music from Memories are Made of Music.

We extend our heartfelt thanks to **Enable**, whose generous pro bono support was instrumental in making these centenary events a great success.

The following report highlights our achievements and performance during 2023/24, in line with our new strategy:

A. Evolve and adapt our community programmes

Katherine Low Settlement is a much loved, busy charity that has been serving Battersea and the wider Wandsworth community since 1924. We are dedicated to building stronger communities and enable people to challenge and find ways out of poverty and isolation.

We run a number of our own community programmes supporting older people, children, young people and their families and refugee communities. This year we've supported 997 residents directly, with a wider ripple effect of making a difference to about 5% of the local population in Battersea. Our fantastic team of 35 staff, 167 volunteers, 60+ community partners and our generous supporters and donors enable us to bring about this change in Battersea.

Note: All names have been changed to ensure confidentiality.

i. Elders Team

Katherine Low Settlement has been working with older people since its founding in 1924, making them a core part of the community we continue to serve. We offer a wide range of projects and activities for older adults, often in partnership with other organisations. These include **Health and Wellbeing, Creative Arts, Intergenerational Work, Connecting Neighbours**

and Active Participation, as well as **Trips and Outings**. We remain locally rooted and responsive to the needs of our members, co-producing our work programme to achieve meaningful and impactful outcomes for older people.

Our primary goal is always to make a positive connection and difference in the lives of our members. Our service always strives to:

- Encourage active and independent living
- Reduce isolation and loneliness
- Improve wellbeing and prevent ill-health
- Empower our members to become dynamic, contributing members of the Wandsworth community

Over the past year, our key objective has been to increase the number of elders attending the centre while broadening the scope of activities available. We continue to strengthen our referral pathways, building proactive partnerships with Social Prescribers, Link Workers, Occupational Therapists, and Wandsworth Council's health and social care teams, as well as local GPs. We engage with these professionals both in-person and online, attending team meetings to present the breadth of our work, outline criteria for joining, explain referral processes, and explore ways to deepen collaboration.

Our members

This year the service had **450 elder members**. We continue to receive a surge in referrals from local partners including Social Prescribers, Wandsworth Council's Adult Social Services team and self-referrals. We **increased our weekly activity hours by 33%**.

Our membership includes:

- 62% female, 24% male and 14% prefer not to say
- Ages range from 45 to 98, mean average age of 74
- 55% are White British, 35% Black British 5% Asian 5% not known
- 10% provide unpaid care for someone, including their adult children, grandchildren, a close friend or partner
- 53% have conditions that limit their daily activities, 12% have three or more such conditions. These include dementia (20%), diabetes (13%), various heart issues (10%) hearing issues (5%) stroke (4%) sight issues (3%) and cancer (3%)
- 12% report mental health conditions including depression, anxiety, eating disorders, personality disorders, complex post-traumatic stress disorder and psychosis

Our **Annual Impact Survey** with our older members found that:

- 98% enjoy the social interaction
- 87% feel less isolated

Member's Story – Joan is no longer lonely

Joan, aged 79 had lost her husband a year ago and was feeling very lonely. She was struggling with depression and anxiety as a result of which she has stopped going out. She had spoken to her GP about how low she was feeling and a Social Prescriber referred her to the Elders Service.

The initial meeting was a home visit due to Joan's struggling to leave the house. This session was used to get to know Joan and build rapport. Joan had always enjoyed arts and crafts but had given them up. The worker shared with her some photos of some of the sessions done with our members and Joan felt that she would like to try and come to KLS. The worker came along with Joan on the first visit to encourage and support her and once there she was welcomed by other class members.

Joan now regularly attends the sessions without support and has made new friends. She also comes to the Lunch Club 3 times a week and no longer feels as low. She says, "the Katherine Low Centre has changed my life. I wouldn't be here without you all thank you so much for all that you do - you are a godsend"

Core Programme

The service continues to offer Lunch Club, Exercise and social activities as part of its core programme, as well as outreach support for the most frail and housebound.

"I've made new friends here and it's lovely to catch up with them at the sessions. Some of us now go for a coffee in the week too." Liz attends several social groups at KLS

Exercise

Exercise classes included Chair Exercise, Chair Dance, Dance for Life and T'ai Chi and a volunteer-led yoga class evening session. Members attending these classes reported improvements in their fitness levels, balance and flexibility across all classes. This year we participated in Wandsworth Falls programme and held several falls clinics and falls prevention sessions at our centre.

Lunch Club

Lunch Club was part funded again by the Wandsworth VCS Warm Spaces Grant to help counter the cost-of-living crisis and ran on Tuesdays, Wednesdays and Thursdays. The menus are agreed with our members and the team cook healthy and fresh meals from scratch each day. We regularly get 50 people attending our Lunch Clubs each week.

"It gets me out of the 4 walls of my flat. The association with other people and the lovely meal. Nothing to improve. Unless we can get a Rolls Royce each! It's lovely."

Colin, a Lunch Club member

Social activities

Opportunities for socialising remain a central aspect of our Elders Service, helping members expand their social networks by forming new friendships and strengthening existing relationships. This, in turn, reduces social isolation and increases their social capital. We offer a variety of activities, including a sewing club and the Contact Club, as well as hosting themed events such as Christmas parties. Additionally, we run film clubs, organise outings to local shows, and hold talks and social gatherings, all aimed at fostering connection and community engagement among our members.

"I like doing art and dancing and painting. The best thing is to be here every day. I feel better. I am very happy."

Nora, an activities member

Advice and Advocacy Support

Our service also offers one-off and short-term support to more frail elders in the community. Over the past year, this has included a variety of assistance, such as referrals to foodbanks, advocacy for urgent housing needs, support to reduce debt, and help in increasing care packages. We have also provided referrals to mental health services, ensuring that our members receive the necessary support to address their specific challenges.

Age Well Battersea

Age Well Battersea is a community asset-based programme that provides a range of social and wellbeing opportunities developed in collaboration with elders. As of March 2024, the service had 188 members, reflecting a 25% increase from 2022/23, driven largely by a rise in referrals.

Sessions have included a diverse range of activities, such as swimming and exercise, the LGBTQ+ Club (now rebranded as 'Horizons'), drawing and social classes, photo-walking groups, storytelling, wellbeing sessions with Talk Wandsworth, reminiscence and educational activities, and art therapy.

- **Active Peer Participation:** Members are increasingly taking part in peer-led sessions, including external activities run by seven volunteers at venues across Battersea, such as Battersea Park, Battersea Park Library, local swimming pools, gyms, the Royal Academy of Art, and the National Trust's 575 Wandsworth Road. Additionally, in-house activities like table tennis, creative art sessions, and yoga are now facilitated by members themselves, with more individuals stepping forward as "peer volunteers."
- **Horizons (formerly LGBTQ+ Club):** The group voted to rename the club 'Horizons' and has enjoyed a variety of outings, including visits to Battersea Power Station, Highgate Cemetery, the Sky Garden, Leadenhall Market, and the Garden at 120. They also attended a pantomime in Vauxhall and shared a fish and chips supper in Soho.
- **Art Therapy Group:** The popular Art Therapy group continues to thrive, with members enjoying trips to the Saatchi Gallery and Two Temple Place, enriching their creative experience.

Member's Story – Nina making friends and getting active

Nina lives alone and was feeling low, lonely and isolated. Her mental and physical health had started to decline when her mum passed away 10 years after she had been looking after her. She was referred to Age Well Battersea by a local library manager who encouraged Nina to join the exercise class.

Since doing so, Nina reports she has become less isolated, has made more friends, met more people in general and has increased her social life. Age Well has given her access to go swimming, be part of a cinema club and has improved her wellbeing both physically and mentally. She said she was 'unfit and in a low mood' when she started.

Nina says, "I hope my activities continue, as it has made huge difference to my personal wellbeing and life changing to me and other friends who I regularly communicate with on daily and weekly basis."

This year, our **Tech Up Battersea** service supported 136 elders, helping them to:

- **Access digital:** Assisting with the purchase, borrowing, or access to the most suitable digital devices, products, and IT services.
- **Connect digital:** Ensuring elders connect to the internet and digital services in a way that is both affordable and appropriate to their needs.
- **Acquire digital skills:** Teaching essential digital skills and building the confidence needed to navigate a digital world.

The Tech Up project runs three weekly sessions:

- **Tech-Together:** Our original class, open to all participants.
- **Tech-Beginners:** A smaller group designed for absolute beginners.
- **Drop-in sessions:** Available for new referrals and those who need extra practice time.

These sessions are based on the **Essential Digital Skills Framework**, and some of the topics covered this year include:

- Using the internet for health and wellbeing, showcased during our **Get Online Week** event.
- Managing messaging apps, with a focus on WhatsApp.
- Understanding types of internet connections, including mobile networks and Wi-Fi.
- A dedicated online safety course delivered by our partner, **Power-to-Connect**.
- Learning to download, manage, and delete apps.
- A virtual Easter Egg hunt, helping participants practice their internet browsing skills by discovering hidden tricks online.

Our sessions are supported by an expanding **Digital Champion Team**, which includes 11 peer volunteers (many of whom are graduates from the Tech-Up programme), community volunteers, and staff. We were also fortunate to have Year 8 **Thomas's students** participate in a series of Tech sessions, and **AS Watson** supported our Get Online Week and monthly drop-in sessions. **Power-to-Connect** also led our Online Safety course and provided **Digital Champion Training**.

"During a group session, I assisted one member with navigating the internet, building confidence with using WhatsApp, and exploring the NHS app. We worked together on accessing important information, which the member was particularly concerned about." Thelma, a Digital Champion

Additionally, our Tech Up worker **Chris** conducted home visits throughout the year, offering 1:1 needs assessments and support sessions. We were also granted 16 refurbished smartphones and 16 tablets through the **Good Things Foundation**, as part of their 'Get Online' London project with the **Mayor of London** and **LOTI**. Each device came with six months of free data, helping bridge the digital divide for our members.

Member's Story – Tony is connected!

Tony didn't own a smartphone so couldn't keep up to date with the community groups he's involved in that use WhatsApp. He felt he couldn't afford it and was concerned about hidden charges. KLS provided him with a refurbished smartphone with 6 months of free data. He is now using WhatsApp, taking photos and attending classes happily.

ii. ESOL (English) team

Katherine Low Settlement has a long-standing track record of delivering ESOL community courses since 1999. We offer **free English for Speakers of Other Languages (ESOL)** classes to support migrant and refugee communities across Wandsworth. These courses help our students improve their English proficiency in the four key skills: speaking, listening, reading, and writing. Since revitalising our ESOL and adult education programme in 2014, we have continued to grow and strengthen our offer. Each year, we support around 100 adult learners on their journey toward greater language fluency and integration.

Member Story – Bilan

Bilan has been in the country for four years and has never had any schooling. She is an unwed ‘aunt’ from Somalia and is 61 years old. She was frightened and stressed when she came in for assessment. She does not read and write in any language and had no English.

One month later, she passes by the ESOL office half an hour early for her class every week and says hello with a big smile on her face, then goes to the classroom to practice her writing homework from the previous week’s class. She has joined the KLS family and feels safe.

a. Target Group

Our learners come from the local communities in Battersea and across Wandsworth. Several of their children participate in our homework and holiday clubs, and many students also participate in parent workshops we run on Fridays with our Love to Learn education team.

Most of our learners live on low incomes or in poverty, face challenges with English, and often struggle to integrate into the wider local community. The majority (96%) are women, with ages ranging from 21 to 71, and an average age of 39. They represent 31 different nationalities, with most coming from refugee backgrounds.

Students 2023/24	No.
Number of students 2023/24	106
Retention (finishers)	96 (91%)

The programme was delivered this year by a dedicated team of 9 staff and 36 volunteers. We were very proud to be the recipient of a Mayor of Wandsworth 2023 Civic Award *‘for people who go out of their way to help others and who make outstanding contributions to their local community and the borough of Wandsworth as a whole’*.

b. Outcomes

We work hard to achieve the following differences in our students lives.

Numbers:

- 106 students started in September
- 96 students completed their studies
- 90% of students achieved a nationally recognised certificate
- 15 students moved on to employment or other courses
- 111 exams were passed

- 5 exams were failed
- 81 students progressed to 2024/5

In addition to gaining qualifications, our students have experienced a number of other tangible benefits, including:

Increased confidence and self-esteem: Students are now using their improved English skills in real-life situations, engaging more comfortably in the community.

Expanded social networks and friendships: Many of our students have formed new friendships, with their children also connecting through time spent in the crèche. This sense of community has been a key benefit of their participation.

Greater involvement in their children's education: Students have reported feeling more engaged with their children's learning. They are now able to offer more homework support at home and attend parent-teacher meetings, where they feel more confident interacting with teachers.

Active participation in community organisations: Improved English skills have empowered our students to get involved with local schools, faith groups, community centres, and migrant support charities, fostering a deeper connection to their wider community.

Increased engagement in local partnerships: Students are benefiting from KLS's relationships with other charities and community partners, using these connections to participate in various local projects and initiatives.

c. Our free creche enables students with young children to study

"For me everything is going well. The teachers are kind. I also like it because my daughter is taken care of in the crèche when I study. She is happy to come to KLS. When I come to classes, I learn something new every time."

We offer a free on-site creche for students with preschool-aged children, which is utilised by approximately 25% of our learners. This service enables many students to focus on their studies, knowing that their children are being well cared for. The creche is operated by an experienced team of staff and volunteers, many of whom are former ESOL students themselves. This year 53 children accessed the creche, an increase of 23%.

d. Recruitment, oversubscribed classes, and waiting list management

Katherine Low Settlement has developed strong, well-established connections with communities across Battersea and Wandsworth, particularly with refugee families and those often described as 'hard to reach'. Our dedicated, multi-lingual team of staff and volunteers speaks many of the key local languages, including Somali, Arabic, Tigrinya, Turkish, Italian, Spanish, and French.

Despite primarily recruiting through word of mouth, the demand for our ESOL services consistently exceeds capacity, with enrolment surpassing our limits by approximately 30% each year. Although we do our best to refer students to alternative ESOL providers, most organisations close their admissions by October.

To accommodate the high demand, we maintain an open waiting list and continue to fill available spaces until the October half-term. For those who cannot secure a spot, we offer a low-level "waiting list" class from January to July, allowing students to start learning English

and adapt to regular study. This weekly two-hour session is run by two dedicated volunteers, providing an essential bridge until a full place becomes available the following September.

With increased funding, staff, and volunteer support, KLS could expand its high-quality ESOL provision to better serve the communities of Battersea and Wandsworth, meeting the growing demand for these vital services.

	2023/24
No. of Students	106
No. who join our Waiting List class	23
No. referred onto other providers	1

e. Attendance

Our English, Maths, and IT classes continued as usual, alongside a growing range of extracurricular activities, including fitness sessions, yoga, sewing, writing workshops, walking groups, and the Discover London programme.

However, maintaining consistent attendance remains a significant challenge. Many students are unable to attend regularly due to various factors, such as personal illness, caring for sick children, travelling abroad to support unwell family members, housing difficulties, school closures, and stricter benefit requirements. For a student body predominantly made up of women who are mothers, family responsibilities often take priority over their own education. This, coupled with a shift in attitudes toward attendance post-COVID, poses an ongoing challenge for those running our sessions.

Additionally, we have observed a rise in family and relationship breakdowns following the pandemic, contributing to an increase in mental health issues among our members. Anxiety is particularly prevalent among Afghan and Somali communities, whose families abroad face heightened uncertainty due to worsening conditions in their home countries. The impact of immigration challenges, public perceptions following Brexit, and changes brought by the 2022 Nationality and Borders Act have also added to the stress. Though these issues may seem unrelated to attendance, the mental health toll on vulnerable individuals affects their ability to engage consistently in classes.

f. Exams and Qualifications

“Thanks to KLS, I have passed my ‘Life In The UK’ test. I have wanted to do this for a few years, but because I took my E3 Writing exam in the summer and passed (!), I felt confident enough to take the test. It is thanks to my teachers who believe in me and help me to believe in myself.”

All students, should they wish, can take exams and gain a nationally recognised certificate with NOCN (National Open College Network). Since 2020, we have entered fewer students for exams but have seen improved results. This success is due to holding 1:1 meetings early in the academic year, where we discuss realistic goals based on a diagnostic assessment and collaboratively agree on an individual learning plan. This approach gives students the space to reflect on their personal goals and is followed up with additional meetings at key points throughout the year to track progress and adjust plans as needed.

g. Moving onto further education and employment

We are acutely aware that many of our students live on low incomes, with most experiencing poverty. The more they can improve their skills to enter the workforce or pursue further education, the better their chances of bringing additional income into their households. Advancing their education also enables them to gain further qualifications, which can lead to better-paid employment opportunities.

On average, our students stay with us for 3-5 years, with most progressing to a higher-level class each year as their skills improve. This year, we are proud to report that 15 students have successfully moved on to further education or secured employment.

g. Extra-curricular programme

"I have never been a confident person. This is the first class where I have actually felt heard and I feel so much better about myself now - I can sew, and I can sew well."

One key insight from recent evaluations is that our students are more focused on language progression than on obtaining formal qualifications. While some still seek qualifications to mark their achievements or because their career paths require Maths and English, all students recognize the value of 'soft skills' that can't be measured by traditional qualifications.

Our students want to apply their English outside the classroom—in real-world situations. They're eager to try new things, develop new skills, and strengthen their friendships and social networks. In response to this, we've expanded our programme to include a wide range of employability and extracurricular activities. These include yoga, dance, fitness and exercise, cooking, photography, sewing, pottery, cycling, a book club, and our Discover London programme. We remain committed to evolving and adapting these activities based on our students' needs and interests.

Member Story – Fahima is

Fahima arrived at KLS having been encouraged by volunteers from Wandsworth Welcomes Refugees. She was traumatised and anxious after a very swift and frightening exit from Afghanistan with her husband and 5 children. Although well educated in Pashtu, she had no English, and trauma was affecting her confidence to acquire new skills. She joined the Pre-Entry group and came to all her classes. She soon discovered that KLS was a safe space where she was always welcomed.

Two years on, Fahima has now moved up to Entry 1; she is able to understand basic instructions and converse in basic sentences. In December, I bumped into her at the post office, where she successfully negotiated sending a parcel at the counter. Last summer, having taken part in the sewing class, which she loves, she represented the students at an exhibition of their work at KLS, and proudly used the new vocabulary they had learnt to talk to visitors.

iii. Love to Learn education team

Since 2004, our Love to Learn education team has been dedicated to supporting children, young people, and their families from refugee backgrounds. We provide a comprehensive range of educational and wellbeing services, reaching **406 young people** this year. These

services include education information, advice, and advocacy, alongside literacy support, study skills development, and homework assistance through Learning Mentors. Our programmes also feature after-school homework clubs, GCSE study groups, holiday clubs, and parent workshops, as well as supported referrals to other relevant agencies.

We take pride in our strong track record of achieving meaningful outcomes, creating impactful change, and maintaining rigorous safeguarding standards. Our team is highly effective in reporting, monitoring, and evaluating progress, while developing valuable partnerships, particularly across both voluntary and statutory sectors.

Love to Learn Clubs and Mentoring

"I love coming to the club, it is fun and I love doing art and music and being with my friends." Amina aged 7

Love to Learn offers five weekly clubs for children and young people aged 5 to 21, providing educational and social support tailored to their needs:

- **After-School Homework Clubs:** We run two clubs—one for junior children and one for secondary students—focused on homework support, social skills, and building confidence. Each young person receives 1:1 support from volunteers and staff to complete their homework. Afterward, they participate in fun activities like drama, music, art, sport, and dance.
- **GCSE Study Groups:** We offer two weekly study groups dedicated to helping students prepare for their GCSEs, ensuring they have the guidance and resources needed to succeed.
- **Youth Club:** This weekly club is specifically designed for newly arrived young people, many of whom are living independently or in care, providing them with a safe space to connect and engage with others.

Our **Annual Impact Survey** found that:

Youth Club:

- 93% say they are happy with how they are
- 67% would like to go into further education or have a clear plan of what they want they want to do
- 70% can always manage to solve problems
- 64% know what steps to take to search for a job?

Homework Clubs and Mentoring:

- 98% say they are happy with how they are
- 96% can always manage to solve problems
- 79% know what they want to do after education or go into further education
- 73 % will always engage in learning

Mentoring

- **Volunteer Learning Mentors:** Our team of around 40 trained volunteer mentors work 1:1 with young refugees, providing educational support, homework help, and study

skills. Each mentor dedicates one hour per week, either in person or online, to assist their mentee.

- **EYES (Early Years Education Support):** This new programme offers 1:1 support for primary-aged refugee children, focusing on basic literacy and maths to help them access the curriculum.

Since April 2023, mentor coordinator, Jetha, has been running two weekly face-to-face mentoring sessions hosted by a local partner organisation, **Silesian House**, where 14 mentors and 12 mentees meet for an hour each week. The coordinator supports the sessions by providing resources, laptops, and guidance, ensuring that mentors can engage mentees with activities tailored to their needs. Each session begins with group games to encourage a positive and safe environment for learning.

During the sessions, mentors work with their mentees on school assignments and reading tasks, with an increasing number of children bringing their homework to every session. At the end of each session, mentors provide feedback to parents, sharing the progress their children have made and offering advice on how to support learning at home.

Member Story: Hossam, 4

Hossam is at nursery in Battersea. He struggles to concentrate and socialise with his peers. He has 5 siblings, and his mum speaks minimal English. He was referred to the early years mentoring programme by one of the Love to Learn case workers as his mother had expressed that she was struggling to support him. Initially Hossam didn't want to stay with his mentor without his mum and wouldn't allow her to leave. His mentor sat with him and took time to get to know him and find out what he enjoys doing. He now comes attends sessions and goes straight to his mentor. They enjoy, reading together, colouring in and counting. Since Hossam has started one to one session, his mentor has helped him work on his adding and subtracting. Hossam's numeracy has improved.

We also support their emotional and social development using play activities in our Homework Clubs such as arts and craft. As well as weekly art therapy session for the most vulnerable children.

Residential – Jamie's Farm – we took 10 young people aged 15 to 18 to a week-long residential with Jamie's Farm in Wales. The five day residential includes farming, therapy and life skills. The activities are designed specifically to improve wellbeing, boost engagement, improve behaviour and develop essential life skills such as communication and self-awareness.

Member Story: Abdul, 16

Abdul is an unaccompanied asylum seeker from Iraq who had to leave his family due to violence and struggles with his mental health and anxiety. He attended the residential and therapeutic groups during the stay. The trip had a big impact on him, we saw him grow in confidence within two days of being there. Abdul told staff he now feels happy now because he could speak and he made friends with people who understand him.

Foster Carer Feedback:

Feedback from a foster carer of an unaccompanied young person who initially was very resistant to joining our clubs and residential. With a lot of support from staff he agreed to come on the residential had a fantastic time and is now a regular member of the Monday youth club. After sending her a photo of the young person and his friend playing the ukulele: "That's a brilliant photo of them. Thank you so much Ayla!! Getting social and talented in same time" After working with her to find a way to get him to come on the residential even though they can't use phones: "Thank you so much Ayla! Great team work! You are amazing to work with 😊 It's all possible to make a change and really help people!!!"

Summer Programme

For the past 4 years we have been running a large family summer programme. Throughout August we run activities for all the children and young people we support throughout the academic year. In summer 2023 over 300 children and their families took part in weekly multisport workshops, art workshops, Adventure Island trips and family beach trips.

A total of 138 young people and their families joined the Love to Learn team for hours of paddling, playing games and soaking up the sun during our two wonderful trips to Littlehampton Beach in West Sussex. We really appreciated the opportunity to relax and share quality time with our Love to Learn families after the some jam-packed weeks of dodgeball and rollercoasters!

This August, 20 Love to Learn members aged 14-17 hopped aboard our trip to the UK Sailing Academy in the Isle of Wight for our 2023 sailing residential. With generous funding from The **Edmiston Foundation**, our young people participated in the UKSA Sea Change Foundation Programme, an educational programme designed to build confidence and introduce young people to opportunities in the maritime industry.

Throughout this exciting and intensive week, our members took part in kayaking, paddle boarding, yachting, powerboating, sea survival, dinghy sailing, keel boating and even a surprise disco!

Casework and Advice

The Casework Team has been vital in providing comprehensive support to refugee young people and families facing complex challenges. Their work has led to positive outcomes in education, family stability, and overall wellbeing. A wide range of issues have been tackled, including:

- **School exclusions and attendance difficulties:** The team has intervened in cases of school exclusions and attendance challenges, working closely with schools, families, and students. They have helped find alternative educational placements and supported students' reintegration into the school environment.
- **Admissions:** The team has guided families through the school admissions process, ensuring equitable access to suitable educational opportunities for young people.

- **Educational and wellbeing support:** 1:1 support has been provided to help young people overcome academic and personal challenges, contributing to their overall success and development.
- **Family reunions:** The team has facilitated family reunifications, mediating between family members and legal professionals, coordinating logistics, and offering ongoing emotional support.
- **Housing issues:** Assistance has been provided in securing stable accommodation, resolving landlord disputes, and navigating housing benefits. This has led to significant improvements in living conditions, which have, in turn, positively affected educational outcomes.
- **Benefits and financial Issues:** The team has helped families navigate the benefits system, often working with Citizens Advice Wandsworth (CAW). They have supported families in accessing entitlements, resolving benefit issues, and managing debt through expert referrals.
- **Health and gang Involvement:** The team has addressed health concerns by coordinating with healthcare providers and supporting individuals in managing health conditions. Additionally, they have taken steps to prevent gang involvement by connecting at-risk young people with relevant organisations.
- **Partnerships:** The team has maintained a long-standing partnership with **Southfields Academy International Group** and established new collaborations with **West Hill Primary School** and the **Sanctuary Project**, offering specialist advice on benefits, housing, and low-level immigration issues.
- **Workshops:** Monthly workshops have covered a range of topics. Notable recent workshops include:
 - **Housing Law:** Families received practical advice from a solicitor, helping them navigate legal issues related to housing.
 - **Circle of Security:** This six-week workshop aimed to help parents, especially those with primary school-aged children, emotionally connect with their children despite challenges like language barriers and generational gaps. Parents explored how their upbringing influenced their parenting style, learned to recognise and manage their triggers, and shared reflections in a supportive group. The sessions were highly valued, and participants received certificates upon completion. The next course will focus on managing teenage behaviour.
 - **Wellbeing and Mental Health:** Although several workshops were held, attendance was low, as these topics were not prioritised by families facing numerous challenges. We aim to address this by adopting culturally relevant approaches to increase engagement next year.
- **Trips and Social Events:** The team organised several engaging trips, including rowing on the Thames and go-karting, providing many young people with new and exciting experiences. Additionally, in April, the team hosted a very successful **Eid Party** in partnership with the **Mother and Child Welfare Organisation** and **Wandsworth Council**, bringing the community together in celebration.
- **Information Sharing:** The team distributed leaflets to inform the community about their legal rights, helping them take proactive steps to resolve issues before they escalate.

Member story: Supporting Samira with an Education, Health, and Care Plan (EHCP)

Samira, an 18-year-old with cerebral palsy, a learning disability, and nonverbal communication, who requires 24-hour care moved to the UK a year ago and initially lacked a social worker, GP, benefits, or an educational setting. Her wheelchair was also malfunctioning. Her mother is a single parent with a younger child.

Since the team's involvement, the caseworker has helped the family to register with a GP, secure a social worker, arrange a hospital bed and hoist through occupational therapy, access a functioning wheelchair, start regular physiotherapy, apply for an Education, Health, and Care Plan (EHCP) with WAISS, which is nearing completion and apply for additional benefits. The caseworker is also working to secure suitable housing and has supported Samira in applying for benefits.

To aid communication, the caseworker translated a dictionary booklet into Somali, which can be attached to Samira's wheelchair to help her express emotions to professionals.

Employability

We organised successful **Careers Fairs** during the year with a range of volunteers and partners, such as **AS Watson**, providing support and guidance to over 40 young people as they explored ideas for their future.

The team organised various **trips** to cultural and educational institutions. These included visits to Multidisciplinary workshops, talks and visits to The Wave Project, Our Second Home and Artists in Transit

B. Strengthen our partnerships and collaborations

We are extending our impact by working with others in our community, by:

- **Signposting:** Bringing in or directing to partners within the community e.g. Citizens Advice, Foodbanks, NHS
- **Coordinating:** Sharing and pooling resources, drawing funders together Incl. room hire and offices
- **Incubating:** Nurturing and growing people and organisations
- **Advocating:** Campaigning to change insufficient policy and processes

i) Signposting

There are many outstanding organisations both locally and across London, and we believe we can achieve more by working together, each playing to our strengths and specialisms to best support our members. We collaborate with over 100 specialist partners, referring and signposting our members when we are unable to assist them in a specific area of their lives. These partnerships include **Wandsworth Council** and its various departments (notably social services), local schools, **NHS health services**, advice organisations like **Wandsworth Citizens Advice**, **South West London Law Centre**, **Wandsworth Foodbanks**, and many more.

Our approach is to develop strong relationships with our partners, getting to know their staff and understanding their areas of expertise, while also ensuring they are familiar with our work. This way, we can offer our members meaningful referrals, not as part of a faceless

bureaucracy, but by connecting them with real people and teams who can provide direct support. When appropriate, we also advocate for our members as they access and navigate these services, ensuring they receive the best possible support.

ii) Coordinating

We focus on building strong relationships and networks, contributing to community initiatives, supporting other charities and community groups, and collaborating with agencies to bring different people and communities together.

This year, we played an active role in various partnerships and networks:

- **Wandsworth Migrant Forum:** We continued supporting the development of the forum, which has grown out of our refugee partnership over recent years to welcome refugees to Wandsworth. We were thrilled that after Wandsworth Council fulfilled its pledge to become a **Borough of Sanctuary**, launching a new refugee-support strategy and securing funding for this initiative, that this accreditation was awarded this year.
- **Battersea Alliance:** We have continued helping our partnership to implement its strategy, secure funding, deliver community infrastructure services, and organise networking events that strengthen local connections.
- **Wandsworth Voluntary Sector Coordination Project (CVS) and Wandsworth Partnership Group:** We remained an active member of these groups, ensuring collaboration across the voluntary sector to better serve the community.
- **Wandsworth Older People's Forum and Network:** As an active member, we continued supporting initiatives that benefit older residents in the community.
- **Cost of Living Commission:** We contributed to this Wandsworth Council initiative, helping address the financial pressures facing local residents.
- **VCS Infrastructure Support Research:** We were involved in Wandsworth Council's research, conducted by **Rocket Science**, which aims to strengthen the voluntary and community sector's infrastructure.

iii) Incubating

Each year, we support individuals and community groups in developing new ideas, launching community organisations or charities, and expanding their existing operations. We offer a comprehensive mix of business development support, providing advice and facilitating introductions to networks and funders. This helps with various aspects such as ideation, strategy, business planning, budgeting, finance, fundraising, governance, recruitment and HR, IT, and more.

This year, we have:

- **Supported seven tenant organisations** by providing office space and business development assistance. These include **CBC Services, Choice Support, English for Action London, Free2Be Alliance, The Jags Foundation, Michael Mapp Photography & Design Studio**, and **Supporting Relationships & Families**.
- **Hosted 34 charities and community groups**, enabling them to use our rooms and community centre each week to deliver their own services and projects.

Hire a Room at KLS

Hire our space whatever the occasion: birthdays, conferences, meetings, training or parties.

We can accommodate small and large groups up to 70 people, in one of our 5 rooms to hire. We're open 7 days a week and are easy to reach with good transport links. We have WIFI & IT facilities, equipment galore and disabled access – for one-off bookings, weekly classes, long-term bookings – all are welcome.

We are the perfect venue to hire for all type of events and meetings, so please get in touch. We're here to help.

To **hire a room** please contact:

Tony Hersey	020 7223 2845
Room Bookings	tony@klsettlement.org.uk
Katherine Low Settlement	www.klsettlement.org.uk

iv) Advocating

We worked on a number of campaigns this year to bring about social change. In KLS there is a real understanding that we have to address the causes, as well as the symptoms, of why people come through our doors. At times this is to do with failure of national and local government policy and/or administration to support local people properly.

- Successfully lobbied with others for Wandsworth Council to become a '**Borough of Sanctuary**' for asylum seekers and refugees which we were delighted to see be achieved this year (as mentioned above).

C. Strengthen our Foundations

We are a larger community organisation in Battersea supporting more members and activities than ever. We have been investing in support functions, making them robust enough to underpin both our own activities and our partnership activities.

We are doing this in the following areas:

i) Accommodation and maintenance

We are proactive in taking steps to mitigate the physical limitations at our community centre until funding is available for a major refurbishment. We constantly refine and re-prioritise a room-by-room 3-year development plan for our main building at 108 Battersea High Street. We launched a centenary 'KLS100' £250k capital works fundraising appeal this year and have been delighted by the strong response from our community, from funders and local partners;

- **63%** of our online funding target has been raised in gifts from **44** individuals and institutions
- we received over **£27,000** as Gifts in Kind including painting and facilities refurbishment and are very grateful to both **Hill Group** for their refurbishment of the Keith Chapman room and to **Rockwell** for replacing the ground floor toilets
- **£20,000** of match funding has been pledged by a Trust once we reach our target
- a very generous pre-KLS100 donation enabled the replacement of the kitchen, which greatly benefited the organisation as a whole and Elders Lunch Clubs in particular.

Our centre on Battersea High Street is very well used and subsequently full. It is often difficult to find a room to use. As part of our new strategy we want to work out of other local buildings (which we do already including Southfields Academy, Dimson Lodge, Silesian House and local libraries). We continue to explore opportunities about accommodation with local partners.

ii) Sustainability and environment

Katherine Low Settlement is committed to addressing climate change through our new environmental and sustainability strategy. Initially, we conducted a baseline environmental audit in 2022, funded by the **City Bridge Foundation**. Since then, we have taken active steps to improve our environmental performance, and the final report this year acknowledged practical progress, particularly in the areas of energy efficiency and waste reduction.

We have made significant strides toward becoming a model for the community, which is a fantastic achievement. However, we recognise that there is still much more to be done, and we see a tremendous opportunity to raise the profile of our efforts so that other organisations can learn from both our successes and our future goals. Our strategy continues to focus on operational improvements, behaviour change through education, and outreach to further integrate sustainability into our culture.

iii) Measurement and data

This year we have made significant progress in upgrading our internal systems and processes:

Finance & Accounting – After conducting thorough research on both internal and external solutions, we tendered and appointed Beehive Accountancy Services, a specialist in charity accounting. The primary goal is to enhance our finance function, ensuring it is well-equipped for both current operations and future growth. By managing these responsibilities and working in close partnership with our team, this will allow us to focus on delivering the organisation's charitable objectives. Beehive are providing strategic support by developing transparent, accurate, and timely financial reporting tailored to various internal and external audiences. They are also ensuring that robust systems are in place to mitigate the risk of fraud and error, while maintaining regulatory compliance.

HR system – similarly, we tendered and selected an HR platform with accompanying HR support for contracting policy and employment law advice. **SafeHR** has enabled us to provide the team with a centralised tool for absence logging and management, along with giving us a platform to record and plan wider HR functions such as contracting and training and to run staff surveys.

IT –we strengthened our IT infrastructure within the building by replacing all the cabling, as well as the network equipment (routers etc). We transitioned from standard broadband to a fully fibre internet lease line resulting in faster and more reliable internet speeds. We changed IT support service provider and have been continuing the development of MS Sharepoint and Teams to better support our work and staff.

A new Database –We worked with an IT-charity consultancy, Impact Box, to implement Salesforce, which is a well-respected system, used all over the world and by many charities. The work was carried out in three phases and involved substantial team consultation and training to ensure that the new database was developed to meet our internal and external needs to measure and monitor our performance, impact and processes such as Safeguarding and Fundraising.

iv) Funding and investment

In order to deliver our strategy we need investment and funding. We continue to build our relationships with our very generous and supportive funders and donors.

Please make a regular donation to support our work

A regular monthly donation to Katherine Low Settlement makes a big difference to the lives of local people we work with. Your donation will enable us to keep running our older people's lunch club, young people's homework club, mentoring programme and ESOL teaching, and more. No matter how large or small your donation, we appreciate what you can give.

To make a regular donation please visit: www.klsettlement.org.uk/donate

Thank you!

FINANCIAL REVIEW

Katherine Low Settlement made an overall net deficit of £134,909 (prior year comparative was a surplus of £68,687), of which this year a £144,050 deficit was unrestricted funds and a £9,141 surplus was restricted. The charity has worked hard, in an increasingly tough economic environment, to continue delivering vital services, and while we report a deficit this year, we remain committed to adapting and securing the necessary resources to meet the needs of our community.

Thank you to all of our funders: no matter how large and small we appreciate whatever you can give. Amongst others, we'd like to thank the Angus Lawson Memorial Trust, Battersea Alliance and Big Local SW11, BBC Children In Need, the Belpech Trust, the Childhood Trust, Francis Holland School, Global's Make Some Noise, the Henry Smith Charity, the Inman Charity, the Mercers Company, Newton Prep, the Progress Foundation, Sacred Heart Community, Sir Walter St John's Educational charity, Thomas's Foundation, the Topinambour Trust, the Worshipful Company of Tobacco Pipe Makers & Tobacco Blenders, Wandsworth Council including their Lifelong Learning department. Thank you very much for your on-going support of our work.

The Settlement receives donations from many people and organisations all of which are vital for its ongoing work. Thank you so much. We really appreciate your support.

We continue to enjoy a strong relationship with two local schools: Francis Holland School (co-founder of KLS) and Thomas's Battersea School – involving them in volunteering with our projects, fundraising and community events.

Katherine Low Settlement also receives unrestricted income from the rents and charges it makes for the use of its buildings at 108 Battersea High Street. During 2023/24 these rents amounted to £119,753 (prior year comparative was £105,033). The rate of occupation of the building and the tenants are continually changing and the Settlement is looking to maintain full occupancy levels of organisations renting space in the coming financial year.

Investment and Reserves Policy

The Trustees have considered the liabilities to which the charity is exposed and have set a level of reserves designed to safeguard the charity against any future event. In particular:

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

- Reserves have been made to provide sufficient funds for an orderly winding up of operations if necessary, which is estimated to be six months' running costs.
- A reserve to ensure the maintenance of the building so that they are in good order to house our services and those of our tenants.
- Minimum reserve levels before the charity considers any significant strategic change outside its current remit as a going concern.

It is the intention of Katherine Low Settlement to budget and operate on a surplus basis. However, in certain circumstance reserves may be used to cover any shortfall in revenues and operating expenses, and also to support strategic initiatives. The charity follows a set of guidelines to ensure it can meet all deficit and expenditure obligations in relation to the charity's annually approved budget.

Going Concern

The Trustees have reviewed the financial position of the charitable company as of 31st March 2024 together with the budget, income and expenditure, cash flow and investments, for the period April 2024 to March 2025 inclusively. The Trustees consider that the budgets are reasonable, and that the charity has sufficient reserves and cash resources in order to continue as a going concern.

FUTURE PLANS AND DEVELOPMENT 2024/25

As we celebrate our centenary, Katherine Low Settlement has focused on three key areas: continuing the delivery of our 2023-2027 strategy, ensuring our long-term sustainability as we embark on the next 100 years, and adapting to meet the evolving needs of our community.

This year, we undertook a comprehensive review of all roles and teams to enhance efficiency and ensure we have the right structure in place for long-term success in meeting the changing needs of our community. A key outcome of this review was the decision to merge our **ESOL** and **Love to Learn** programmes. By combining these initiatives under the broader **Family Refugee Programme**, we will be able to provide more holistic and more integrated services to families and the wider community. Historically, these programmes have worked closely together, sharing participants and resources. We will increase efficiency and aim to also strengthen sustainable funding by presenting a more compelling case to potential supporters.

Looking ahead to 2024/25, we will continue to implement our business plan, which was carefully developed over the past year. Our community programmes will evolve to address local needs, especially as the cost of living crisis continues to affect our community. We are committed to deepening relationships with our partners and further developing our internal infrastructure to strengthen our organisation.

We are excited to work with more local people, community organisations, volunteers, partners, and funders in Battersea and Wandsworth. We invite you to join us on this journey as we continue to support and empower communities, working together to reduce poverty and isolation.

Your continued support is greatly appreciated as we move forward into this exciting new chapter.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Katherine Low Settlement Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period, including income and expenditure, or the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Charities Act 2011 and Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information including the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In so far as the Trustees are aware:

- There is no relevant information of which the charitable company's independent examiner are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

By order of the board of Trustees on 2nd October 2024 and signed on its behalf by:



BEN THOMAS
Chair of Trustees

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW SETTLEMENT LIMITED

Opinion

We have audited the financial statements of Katherine Low Settlement Limited (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually, or collectively, may cast doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of the charity and its industry, we identified that the principal risks of non-compliance with laws and regulations related to the UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud, money laundering and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006 and the Charities Act 2011.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- considering the risk of acts by the company which were contrary to applicable laws and regulations.

Our audit procedures in relation to fraud included but were not limited to:

- making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- gaining an understanding of the internal controls established to mitigate risks related to fraud;
- discussing amongst the engagement team the risks of fraud;
- addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

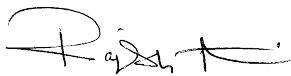
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Rajesh Amin (Senior Statutory Auditor)
for and on behalf of BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
Surrey
KT18 5AD

Date: 23 October 2024

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 31ST MARCH 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	43,845	131,249	175,094	389,401
Charitable activities					
Provision of community centre and projects	4	151,656	714,716	866,372	700,151
Investment income	5	7,483	-	7,483	4,370
Other	6	711	13,757	14,468	6,601
TOTAL INCOME		203,695	859,722	1,063,417	1,100,523
EXPENDITURE ON:					
Charitable activities					
Provision of community centre and projects	7	470,215	728,111	1,198,326	1,031,836
NET INCOME		(266,520)	131,611	(134,909)	68,687
Transfers between funds	20	122,470	(122,470)	-	-
Net movement in funds for the year		(144,050)	9,141	(134,909)	68,687
RECONCILIATION OF FUNDS					
Total funds brought forward:					
Charitable activity funds	20	410,484	334,069	744,553	675,866
Valuation of property	18	3,000,000	-	3,000,000	3,000,000
TOTAL FUNDS CARRIED FORWARD		3,266,434	343,210	3,609,644	3,744,553

CONTINUING OPERATIONS

All incoming resources and resources expended have arisen from continuing activities.

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

BALANCE SHEET
AS AT 31ST MARCH 2024

	Notes	£	2024 £	2023 £
FIXED ASSETS				
Tangible assets	13		3,170,833	3,019,991
CURRENT ASSETS				
Debtors	14	11,162		10,643
Cash at bank & in hand		542,947		852,275
			<u>554,109</u>	<u>862,918</u>
CREDITORS: Amounts falling due within one year	15	(115,298)		(138,356)
NET CURRENT ASSETS			<u>438,811</u>	<u>724,562</u>
NET ASSETS			<u>3,609,644</u>	<u>3,744,553</u>
RESERVES				
Unrestricted funds	17		266,434	410,484
Restricted funds	17		343,210	334,069
Revaluation reserve	18		3,000,000	3,000,000
NET ASSETS			<u>3,609,644</u>	<u>3,744,553</u>
FUNDS				
Unrestricted funds	20		266,434	410,484
Restricted funds:	20			
Love to Learn Project			195,120	270,395
KLS Lift and Building Fund			34,631	44,712
Elders Project			65,373	-
ESOL Project			3,419	12,006
Battersea Volunteer Project			-	6,956
Capital Expenditure Fund			44,667	-
			<u>343,210</u>	<u>334,069</u>
TOTAL FUNDS			<u>609,644</u>	<u>744,553</u>

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

BALANCE SHEET

(Continued)

The charitable company is entitled to exemption from audit under the provisions of section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The Trustees acknowledge their responsibility for:

- ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the charitable company.

These financial statements have instead been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

These financial statements were approved by the Board of Trustees on 2nd October 2024 and were signed on its behalf by:



Ben Thomas
Chair of Trustees

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST MARCH 2024**

	Notes	2024 £	2023 £
Cash flows from operating activities:			
Cash generated from operations	1	<u>(144,891)</u>	<u>161,274</u>
Net cash (used in)/provided by operating activities		<u>(144,891)</u>	<u>161,274</u>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(171,920)	(14,838)
Sale of tangible fixed assets		-	-
Interest received		<u>7,483</u>	<u>4,370</u>
Net cash used in investing activities		<u>(164,437)</u>	<u>(10,468)</u>
Change in cash and cash equivalents in the reporting period		(309,328)	150,806
Cash and cash equivalents at the beginning of the reporting period		<u>852,275</u>	<u>701,469</u>
Cash and cash equivalents at the end of the reporting period		<u>542,947</u>	<u>852,275</u>

The notes form part of these financial statements.

NOTES TO THE CASH FLOW STATEMENT

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income for the reporting period (as per the statement of financial activities)	(134,909)	68,687
Adjustments for:		
Depreciation charges	21,078	19,461
Interest received	(7,483)	(4,370)
(Increase)/Decrease in debtors	(519)	3,737
(Decrease)/Increase in creditors	(23,058)	73,759
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	(144,891)	161,274
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2024	2023
	£	£
Cash in hand	870	741
Cash at bank	542,077	851,534
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	542,947	852,275
	<hr/> <hr/>	<hr/> <hr/>

NOTES TO THE FINANCIAL STATEMENTS

1. STATUTORY INFORMATION

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any performance conditions attached to grants have been met, it is probable that the income will be received, and the amount can be measured reliably.

Income received from the government and other grants is recognised once the above criteria are met, together with any performance conditions attached to the grant.

Income is deferred only when the Charity has yet to fulfil performance conditions.

Donated Services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, and conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102) the general volunteer time is not recognised and refer to the Trustees' annual report for more information about their contribution.

Expenditure

Liabilities are recognised as expenditure soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis and has been classified under the headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

NOTES TO THE FINANCIAL STATEMENTS

(continued)

2. ACCOUNTING POLICIES (continued)

Allocation and apportionment of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs.

Tangible fixed assets

Depreciation is calculated so as to write off the cost of tangible fixed assets on a straight-line basis over their expected useful lives as follows:

Minibus - 20% on cost

Furniture & Equipment - 20% on cost and 33% on cost

Freehold Property

The freehold property owned and occupied by the charity at 108, Battersea High Street, London SW11 3HP, was bequeathed to the Katherine Low Settlement in 1924, but included in previous financial statements at a nominal value of £1. The freehold property was valued on an existing use basis by Foytons Estate Agents at £1,750,000 on 31st March 2012. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 19th June 2018 by estate agents Bairstow Eves, where the property was revalued at £3,000,000.

It is the policy of Katherine Low Settlement Limited to maintain the Property in good condition, so that, in the opinion of the Trustees, the charging of depreciation would be immaterial.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Grants and donations made to the Love to Learn Project, the Elders Project, the ESOL Project, the Lift and Building Fund and the Battersea Volunteers Project are restricted to spending on those projects.

The Capital Expenditure Fund is made up of donations and grants toward specific capital expenditure and released to the unrestricted reserve in accordance with the corresponding assets' depreciation policy.

NOTES TO THE FINANCIAL STATEMENTS

(continued)

2. ACCOUNTING POLICIES (continued)

Pension costs and other post-retirement benefits

The charitable company met its legal obligation and started pension auto-enrolment on 1st January 2017 for eligible staff. Contributions to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

3. DONATIONS AND LEGACIES

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	43,845	131,249	175,094	389,401
	<u>43,845</u>	<u>131,249</u>	<u>175,094</u>	<u>389,401</u>

4. INCOME FROM CHARITABLE ACTIVITIES

Provision of community centre and community projects

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable	41,776	699,322	741,098	564,818
Rental and room hire income	119,753	-	119,753	105,033
Alliance Contribution	(9,873)	15,394	5,521	30,300
	<u>151,656</u>	<u>714,716</u>	<u>866,372</u>	<u>700,151</u>

5. INVESTMENT INCOME

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	7,483	-	7,483	4,370
	<u>7,483</u>	<u>-</u>	<u>7,483</u>	<u>4,370</u>

6. OTHER INCOME

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	711	13,757	14,468	6,601
	<u>711</u>	<u>13,757</u>	<u>14,468</u>	<u>6,601</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	68,585	101,769	170,354	89,564
Salaries and staff costs	-	584,359	584,359	576,625
Staff training	13,355	7,554	20,909	10,978
Telephone and internet	4,864	5,985	10,849	9,513
Computer and IT costs	21,394	638	22,032	15,293
Postage, printing and stationery	4,758	3,748	8,506	10,009
Repairs maintenance and renewals	18,101	14,439	32,540	26,697
Light and heat	14,015	-	14,015	8,989
Water and general rates	1,021	-	1,021	1,706
Insurance	8,576	-	8,576	6,693
Depreciation and loss on disposal	13,535	7,543	21,078	19,461
Support costs (note 8)	296,011	2,076	298,087	250,308
Governance costs (note 9)	6,000	-	6,000	6,000
	<u>470,215</u>	<u>728,111</u>	<u>1,198,326</u>	<u>1,031,836</u>

8. SUPPORT COSTS

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	266,851	-	266,851	243,648
Professional fees	13,913	-	13,913	1,855
Marketing, database and website	13,515	-	13,515	3,378
Subscriptions	1,669	2,076	3,745	1,318
Bank charges	63	-	63	109
	<u>296,011</u>	<u>2,076</u>	<u>298,087</u>	<u>250,308</u>

9. GOVERNANCE COSTS

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Auditor's fee	6,000	-	6,000	6,000
	<u>6,000</u>	<u>-</u>	<u>6,000</u>	<u>6,000</u>

10. TRUSTEES REMUNERATION AND BENEFITS

The Trustees were not paid or received any other benefits from employment during the year (2023: nil) neither were they reimbursed expenses during the year (2023: nil).

No Trustee received payment for professional or other services during the year (2023: nil).

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE FINANCIAL STATEMENTS

(continued)

11. STAFF COSTS	2024	2023
	£	£
Wages and Salaries	757,492	728,841
Social Security	59,829	59,076
Pension	33,889	32,357
	<u>851,210</u>	<u>820,274</u>

No employees received emoluments in excess of £60,000 per annum (2023: nil).

The average number of employees during the year was as follows:

	2024	2023
	£	£
Charitable activities	24	25
Central Team	10	10
	<u>34</u>	<u>35</u>

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	187,749	201,652	389,401
Charitable activities:			
Provision of community centre and community projects	141,062	559,089	700,151
Investments	4,370	-	4,370
Other	2,842	3,759	6,601
Total	<u>336,023</u>	<u>764,500</u>	<u>1,100,523</u>
EXPENDITURE ON			
Charitable activities:			
Provision of community centre and community projects	341,768	690,068	1,031,836
Total	<u>(5,745)</u>	<u>74,432</u>	<u>68,687</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	(5,745)	74,432	68,687
Transfers between funds	80,564	(80,564)	-
Net movement in funds	74,819	(6,132)	68,687
RECONCILIATION OF FUNDS			
Total funds brought forward	335,665	340,201	675,866
Valuation of property	3,000,000	-	3,000,000
TOTAL FUNDS CARRIED FORWARD	3,410,484	334,069	3,744,553

13. TANGIBLE FIXED ASSETS

	Freehold Property £	Furniture & Equip. £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 st April 2023	3,000,000	62,954	48,640	3,111,594
Additions	-	171,920	-	171,920
As at 31 st March 2024	3,000,000	234,874	48,640	3,283,514
<u>Depreciation</u>				
At 1 st April 2023	-	42,963	48,640	91,603
Charge for the year	-	21,078	-	21,078
At 31 st March 2024	-	64,041	48,640	112,681
<u>Net book value</u>				
At 31 st March 2024	3,000,000	170,833	-	3,170,833
At 31 st March 2023	3,000,000	19,991	-	3,019,991

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE FINANCIAL STATEMENTS

(continued)

14. DEBTORS	2024	2023
	£	£
Customers	5,374	8,399
Accrued income	4,220	24
Prepayments	1,568	2,220
	<u>11,162</u>	<u>10,643</u>

15. CREDITORS	2024	2023
	£	£
Suppliers	21,156	5,458
Other creditors	-	15,628
Deferred income (Note 16)	37,204	109,585
Accrued expenditure	56,938	7,685
	<u>115,298</u>	<u>138,356</u>

16. DEFERRED INCOME	2024	2023
	£	£
Room hire	1,781	-
Garfield Weston Foundation	7,500	-
Groundwork London – Walking and Cycling project	3,577	-
John R Murray Trust	-	10,000
Mercers Company	-	12,500
Mo Mark CIO	1,250	-
National Lottery Community Fund	-	45,051
Portal Trust	-	25,600
Progress Foundation	-	7,360
The Angus Lawson Memorial Trust	-	4,167
The John Coates Charity Trust	-	4,907
The Hedley Foundation	1,000	-
The Tobacco Pipemakers Trade	5,000	-
Wandsworth Council – Cost of Living	14,596	-
Wandsworth Council – Sanctuary Fund	2,500	-
	<u>37,204</u>	<u>109,585</u>

Deferred income are grants or room hire received in the year but that are funding for classes, projects, services or salaries that continue into the following financial year.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE FINANCIAL STATEMENTS

(continued)

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Fixed assets	162,351	8,482	170,833	19,991
Current assets	183,959	370,150	554,109	862,918
Current liabilities	(79,876)	(35,422)	(115,298)	(138,356)
	<u>266,434</u>	<u>343,210</u>	<u>609,644</u>	<u>744,553</u>

18. REVALUATION RESERVE

	2024 £	2023 £
Balance at 1 st April	3,000,000	3,000,000
Revaluation movement in year	-	-
Balance at 31 March	<u>3,000,000</u>	<u>3,000,000</u>

The property revaluation reserve of £1,750,000 arose as a result of a valuation on 31st March 2012 of the Freehold Property owned by Katherine Low Settlement Limited to bring it into the accounts.

The property was then revalued on 19th June 2018 by local estate agents Bairstow Eves with a market value of £3,000,000.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE FINANCIAL STATEMENTS

(continued)

20. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
Unrestricted funds				
General fund	410,484	(266,520)	122,470	266,434
Restricted funds				
Love to Learn Project	270,395	(31,385)	(43,890)	195,120
KLS Lift and Building Fund	44,712	(10,081)	-	34,631
Elders Project	-	116,914	(51,541)	65,373
ESOL Project	12,006	12,742	(21,329)	3,419
Battersea Volunteer Project	6,956	(4,579)	(2,377)	-
Capital Expenditure Fund	-	48,000	(3,333)	44,667
	<u>334,069</u>	<u>131,611</u>	<u>(122,470)</u>	<u>343,210</u>
TOTAL FUNDS	<u>744,553</u>	<u>(134,909)</u>	<u>-</u>	<u>609,644</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	203,695	(470,215)	(266,520)
Restricted funds			
Love to Learn Project	301,502	(332,887)	(31,385)
KLS Lift and Building Fund	4,169	(14,250)	(10,081)
Elders Project	348,464	(231,550)	116,914
ESOL Project	142,193	(129,451)	12,742
Battersea Volunteer Project	15,394	(19,973)	(4,579)
Capital Expenditure Fund	48,000	-	48,000
	<u>859,722</u>	<u>(728,111)</u>	<u>131,611</u>
TOTAL FUNDS	<u>1,063,417</u>	<u>(1,198,326)</u>	<u>(134,909)</u>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE FINANCIAL STATEMENTS

(continued)

Comparatives for movement in funds	At 1.4.22	Net movement in funds	Transfers between funds	At 31.3.23
	£	£	£	£
Unrestricted funds				
General fund	335,665	(5,745)	80,564	410,484
Restricted funds				
Love to Learn Project	188,508	124,847	(42,960)	270,395
KLS Lift and Building Fund	52,198	(7,486)	-	44,712
Elders Project	33,744	(24,099)	(9,645)	-
ESOL Project	63,260	(31,015)	(20,239)	12,006
Women's Health Project	2,385	-	(2,385)	-
Battersea Volunteer Project	106	12,185	(5,335)	6,956
	<u>340,201</u>	<u>74,432</u>	<u>(80,564)</u>	<u>334,069</u>
TOTAL FUNDS	<u><u>675,866</u></u>	<u><u>68,687</u></u>	<u><u>-</u></u>	<u><u>744,553</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	336,022	(341,767)	(5,745)
Restricted funds			
Love to Learn Project	423,325	(298,478)	124,847
KLS Lift and Building Fund	6,000	(13,486)	(7,486)
Elders Project	186,703	(210,802)	(24,099)
ESOL Project	92,222	(123,237)	(31,015)
Battersea Volunteer Project	56,251	(44,066)	12,185
	<u>764,501</u>	<u>(690,069)</u>	<u>74,432</u>
TOTAL FUNDS	<u><u>1,100,523</u></u>	<u><u>(1,031,836)</u></u>	<u><u>68,687</u></u>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

RESTRICTED FUND – LOVE TO LEARN PROJECT

	2024	2023
	£	£
Incoming Resources:		
Grants	200,539	248,540
Donations	92,062	174,785
Other Income	8,901	-
	<u>301,502</u>	<u>423,325</u>
Resources Expended		
Direct expenditure:		
Project costs and sessional teachers	59,221	41,020
Salaries and staff costs	260,481	242,525
Staff training and recruitment costs	5,868	3,761
Travel	608	2,868
Repairs and cleaning	-	579
	<u>(326,178)</u>	<u>(290,753)</u>
Administrative costs:		
Telephone and IT	2,487	2,058
Printing, postage and stationery	144	145
Subscriptions	469	232
Depreciation	3,609	5,290
	<u>(6,709)</u>	<u>(7,725)</u>
(DEFICIT)/SURPLUS FOR THE YEAR	<u><u>(31,385)</u></u>	<u><u>124,847</u></u>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	270,395	188,508
(Deficit)/Surplus for the year	(31,385)	124,847
Rent and management charge contribution to KLS	(43,890)	(42,960)
	<u>195,120</u>	<u>270,395</u>
 <u>Note 1 - Grants</u>		
BBC Children in Need	33,310	40,472
Garfield Weston Foundation	-	15,000
Jack Petchey Foundation	(600)	1,800
Lottery – Sport England	-	2,980
Mayors Fund for London	2,000	3,850
Mo Mark	1,875	-
Portal Trust	25,600	-
Progress Foundation	22,080	7,360

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2024

**RESTRICTED FUND – LOVE TO LEARN PROJECT
 (continued)**

	2024	2023
<u>Note 1 - Grants (cont.)</u>	£	£
Sir Walter St John’s Educational Charity	30,000	27,111
The Angus Lawson Memorial Trust	4,907	14,813
The Caring Family Foundation	3,000	-
The Henry Smith Charity	59,200	59,200
The John Coates Charitable Trust	4,167	833
The John Murray Charitable Trust	10,000	20,000
The Tobacco Pipe Makers & Trade	5,000	5,000
WBC Art Therapy	-	8,463
WBC HAF Summer Funding	-	22,908
Wimbledon Foundation Community Fund	-	18,750
	<hr/>	<hr/>
	200,539	248,540

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

RESTRICTED FUND – ELDERS PROJECT

	2024	2023
	£	£
Incoming Resources:		
Grants	341,359	171,428
Donations	2,249	11,517
Sundry income	4,856	3,757
	<u>348,464</u>	<u>186,702</u>
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	25,168	20,550
Salaries and staff costs	195,850	181,878
Training and recruitment costs	1,468	1,765
Travel and vehicle hire	1,902	3,190
	<u>(224,388)</u>	<u>(207,383)</u>
Administrative costs:		
Telephone and IT	2,447	1,812
Post, stationery and marketing	2,531	1,114
Subscriptions	1,343	36
Repairs and maintenance	130	347
Depreciation	711	110
	<u>(7,162)</u>	<u>(3,419)</u>
SURPLUS/(DEFICIT) FOR THE YEAR	<u><u>116,914</u></u>	<u><u>(24,100)</u></u>
<u>Movement in funds:</u>		
Fund Balance at 1st April	-	33,744
Surplus/(Deficit) for the year	116,914	(24,100)
Rent and management charge contribution to KLS	(51,541)	(35,431)
Trf from unrestricted funds to cover deficit	-	25,787
	<u>65,373</u>	<u>-</u>
Fund Balance at 31st March	<u><u>65,373</u></u>	<u><u>-</u></u>
<u>Note 1 – Grants</u>		
City Bridge Foundation	74,920	-
Edward Gostling Foundation	-	25,000
Garfield Weston Foundation	22,500	-
Global’s Make Some Noise - Tech Up Programme	35,000	-
Good Things Foundation	10,600	2,000
Lottery – Sport England	-	2,934
National Lottery Community Fund	65,739	-
NHS South West London	429	-
Peter Stebbing Memorial	5,000	5,000

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2024

RESTRICTED FUND – ELDERS PROJECT

continued

Note 1 – Grants (Cont.)

Sobell Foundation	20,000	20,000
The Hedley Foundation	2,000	-
The Mercers' Company	12,500	25,000
Wandsworth Council - Age Well Service	58,549	56,844
Wandsworth Council - Age Well Lunch Club	2,013	-
Wandsworth Council – Arts for Health and Wellbeing	-	7,020
Wandsworth Council – Cost of Living	4,865	-
Wandsworth Council – Various	2,244	1,930
Wandsworth Council – Digital Events	-	700
Wandsworth Council – Digital Tech Up	25,000	25,000
	<hr/>	<hr/>
	341,359	171,428

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

RESTRICTED FUND – ESOL PROJECT

	2024	2023
	£	£
Incoming Resources:		
Grants	125,255	82,873
Donations	16,938	9,349
	<hr/>	<hr/>
	142,193	92,222
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	14,820	5,998
Salaries and staff costs	108,140	108,910
Staff training and recruitment costs	218	686
Travel	109	303
Subscriptions	264	-
	<hr/>	<hr/>
	(123,551)	(115,897)
Administrative costs:		
Telephone and IT	1,605	1,411
Post, stationery and marketing	1,073	511
Depreciation	3,222	5,418
	<hr/>	<hr/>
	(5,900)	(7,340)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	12,742	(31,015)
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	12,006	63,260
Surplus/(Deficit) for the year	12,742	(31,015)
Rent and management charge contribution to KLS	(21,329)	(20,239)
	<hr/>	<hr/>
Fund Balance at 31st March	3,419	12,006
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 - Grants</u>		
National Lottery Community Fund	45,051	63,072
Cycling Club UK (Bike Bike Revival)	-	1,280
Groundwork London – Walking and Cycling project	1,192	-
Lottery – Sport England	-	2,863
Mo Mark CIO	1,875	-
Wandsworth Council – lessons and teacher	31,770	11,908
Wandsworth Council Adult Community Learning	30,348	-
Wandsworth Council Lifelong Learning	6,019	-
Wandsworth Borough of Sanctuary Comm Fund	7,500	-
Wimbledon Foundation Community Fund	1,500	3,750
	<hr/>	<hr/>
	125,255	82,873

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2024

RESTRICTED FUND – KLS LIFT AND BUILDING FUND

	2024	2023
	£	£
Incoming Resources:		
Donation	-	6,000
Grant	4,169	
	<hr/>	<hr/>
	4,169	6,000
Resources Expended:		
Direct expenditure:		
Repairs and maintenance	14,250	13,486
DEFICIT FOR THE YEAR	<u>(10,081)</u>	<u>(7,486)</u>
<u>Movement in funds:</u>		
Fund Balance at 1st April	44,712	52,198
Deficit for the year	(10,081)	(7,486)
	<hr/>	<hr/>
Fund Balance at 31st March	<u>34,631</u>	<u>44,712</u>
<u>Note 1 – Grants and donations</u>		
Anonymous donation	-	6,000
The Screwfix Foundation	4,169	
	<hr/>	<hr/>
	4,169	6,000

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2024

RESTRICTED FUND – BATTERSEA VOLUNTEER PROJECT

	2024	2023
	£	£
Incoming Resources:		
Grants	-	31,250
SW11 Alliance contribution	15,394	25,000
	<hr/>	<hr/>
	15,394	56,250
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	-	127
Salaries and staff costs	19,888	43,312
Post and stationery	-	262
Telephone	85	258
Depreciation	-	106
	<hr/>	<hr/>
	(19,973)	(44,065)
 (DEFICIT)/SURPLUS FOR THE YEAR	 <hr/> (4,579)	 <hr/> 12,185
 <u>Movement in funds:</u>		
Fund Balance at 1st April	6,956	106
(Deficit)/Surplus for the year	(4,579)	12,185
Rent and management charge contribution to KLS	(2,377)	(5,335)
	<hr/>	<hr/>
Fund Balance at 31st March	<hr/> -	<hr/> 6,956
 <u>Note 1 – Grants</u>		
Providence House (on behalf of Big Local SW11)	-	31,250
	<hr/>	<hr/>
	-	31,250

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2024

RESTRICTED FUND – CAPITAL EXPENDITURE FUND

	2024	2023
	£	£
Incoming Resources:		
Grants	28,000	-
Donations	20,000	-
	<hr/>	<hr/>
	48,000	-
SURPLUS FOR THE YEAR	48,000	-
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	-	-
Surplus for the year	48,000	-
Released to KLS in accordance with depreciation policy for-		
Kitchen	(3,333)	-
Database	-	-
	<hr/>	<hr/>
Fund Balance at 31st March	44,667	-
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 – Grants and Donations</u>		
Lord David Lipsey	20,000	-
The Clothworkers’ Foundation	28,000	-
	<hr/>	<hr/>
	48,000	-

(This page does not form part of the statutory financial statements.)

THE KATHERINE LOW SETTLEMENT LIMITED

England & Wales - Charity number 1081248

Accounts

Katherine Low Settlement Limited
Registered Charity Number 1081248
Registered Company Number 03814833



ANNUAL REPORT AND ACCOUNTS
OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2023

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

CONTENTS

REFERENCE AND ADMINISTRATIVE DETAILS..... 3

REPORT OF THE TRUSTEES 4

REPORT OF THE INDEPENDENT AUDITORS 32

STATEMENT OF FINANCIAL ACTIVITIES..... 36

BALANCE SHEET..... 37

CASH FLOW STATEMENT AND NOTES 39

NOTES TO THE FINANCIAL STATEMENTS 41

RESTRICTED FUND – LOVE TO LEARN PROJECT 51

RESTRICTED FUND – ELDERS PROJECT 53

RESTRICTED FUND – ESOL PROJECT 55

RESTRICTED FUND – KLS LIFT AND BUILDING FUND..... 56

RESTRICTED FUND – BATTERSEA VOLUNTEER PROJECT..... 57

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1081248
Registered Company Number 03814833

Registered Office Katherine Low Settlement
108 Battersea High Street, London SW11 3HP
Tel: 020 7223 2845
Email: info@klsettlement.org.uk
Web: www.klsettlement.org.uk
Insta: www.instagram.com/klsettlement
Twitter: www.twitter.com/klsettlement
FB: www.facebook.com/kl.settlement

President Margaret Robson

Vice Presidents Jennifer Anderson

Trustees Ben Thomas Chair
Abigail Cable Vice Chair
Martin Alcock Hon Treasurer
Rev. Canon Simon Butler
Lucy Elphinstone resigned 27th June 2023
Emily Rycroft-Huddart (appointed 5th October 2022)
Cerise-Celine Prince (appointed 5th October 2022)
Sarah Swash
Geoff Thomas

Chief Executive Aaron Barbour

Bankers CAF Bank Ltd (Charities Aid Foundation)

Auditors BDA Associates Ltd
Statutory Auditor
Chartered Accountants
Global House, 1 Ashley Avenue, Epsom KT18 5AD

Solicitors Rodgers and Burton
179 Upper Richmond Road West, London SW14 1DU

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual directors' report with the financial statements for the charity for the year ended 31st March 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Katherine Low Settlement is an independent charity and is registered as a company limited by guarantee. The charity was founded in 1924 and has been serving the communities of Battersea and Wandsworth to tackle poverty and build stronger communities ever since. The limited company was incorporated on 27 July 1999 under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association.

Trustees

Katherine Low Settlement is governed by a Board of Trustees, not exceeding ten in number, who are elected by the membership at the Annual General Meeting (AGM). Each year a third of Trustees stand down at the AGM and are eligible for re-election. The Trustees have no beneficial interests in or contracts with the organisation during the year.

Trustees' recruitment and induction

Board members are selected on the basis of the experience, skills and expertise they bring to further the main objectives of the Settlement and to reflect the diversity of the community with respect to age, ethnicity and disability and a representation of a variety of backgrounds, particularly those from the local community of Battersea.

The induction process for new Trustees includes the provision of information as specified by the Charities Commission on their roles and responsibilities, policy and procedures, meetings with key staff and the Chair of Trustees and visits to the Settlement both by arrangement and informally.

Management and Staffing

The Trustees delegate the day-to-day work and operations of the Settlement to a small core establishment of hardworking and dedicated staff, who operate within defined terms of reference and authority. The Senior Management Team includes Aaron Barbour, Chief Executive; Tracy Frostick, Head of Finance and Premises; Sarah Goodall, Head of Elders Team; Fran Jukes, Head of ESOL Team; Paula Robertson, Head of Love to Learn Education Team. In addition to an excellent team of 36 staff, the work is supported by more than 200+ amazing volunteers. Their dedication brings a unique strength to the Settlement, extending the capacity and reach of the organisation.

Risk Management

The Trustees conduct an annual review of the major risks to which the charity is exposed covering strategic, operational, financial, governance, compliance and external risks. The review identifies potentially significant risks and their likelihood and possible impact in each of these areas, together with existing control measures. Also, any additional actions and policies required to mitigate retained risks and the people responsible for ensuring they are monitored and addressed.

The Trustees have given consideration to the major risks to which the charity is exposed - which focus in particular on funding and staffing - and have satisfied themselves that systems and procedures are in place to mitigate these and other risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees confirm that when reviewing the charity's activities and devising future programmes, they have referred to the Charity Commission's general guidance on public benefit and complied with their duties of the Charities Act 2011. In particular, the Trustees have considered how planned activities will contribute to meeting the strategic aims of the charity.

Vision, Mission and Values

Katherine Low Settlement is driven by its vision and mission and led by its values.

Vision

Our vision is for an inclusive society where the people of Battersea and the wider Wandsworth community achieve their potential together.

Mission

We foster and empower communities in our neighbourhood to reduce poverty and isolation.

Values

- **Respect:** for the unique worth of individuals and communities, and their right to make informed and empowered choices
- **Collaboration:** with others, promoting equal opportunity, challenging discrimination and valuing diversity
- **Sustainability:** Focussed on lasting impact and ensuring the continuity of the settlement
- **Kindness:** Acting with care, generosity, trust and friendliness towards all

Aims

- **Foster community:** Create a sense of belonging, unity and trust for all local people to engage and collaborate with each other
- **Promote empowerment:** Enable people's voices to be heard
- **Fight poverty:** Identify, nurture and energise the potential in individuals and organisations by increasing their educational, economic and social opportunities.
- **Reduce isolation:** Widen local people's circle of friends and networks of support, involvement in the community and access to health & social services

Activities

- **Direct** running of our own community projects to support children, young people and their families, older people and refugee communities
- **Indirect** partnering with and offering premises and rooms to other groups working with e.g. people with mental health issues
- **Campaigning** against intolerance and injustice where it undermines our aims

KLS new 5-year strategy 2023-2027

We launched our new 5-year strategy in January 2023. Please download it from our website: www.klsettlement.org.uk

Our focus over 2023-2027 is to continue:

- A. Evolving our community programmes to meet local people's needs
- B. Increasing our partnerships and collaborations
- C. Strengthening our systems and processes

A. Evolving and adapting our community programmes

The core way KLS has traditionally sought to achieve these aims is through the community services we deliver ourselves. Here, our primary goal for the next five years is to support our members and enabling our teams to work together as effectively as possible. We will do this:

Within our services:

- Elders: deepening support for more independent living, health & wellbeing
- ESOL: extending extra-curricula learning alongside the classroom
- Love to Learn: progression from early years through to the world of work

Across our services:

- Workforce development, wellbeing, training and performance
- Safeguarding vigilance
- Admin coordination
- Enabling transition between programmes
- Bolstering communication

Goal 2027: Coordination, process improvement and people. We will adapt our programmes, implement our people strategy, make the most of our resources by eliminating duplication and hassle and joining up our services and activities. The emphasis of issues we work on will evolve over time as we involve our members, collect, collate and analyse data/ evidence, and can be augmented by working with partners.

B. Strengthening our partnerships and collaborations

KLS' impact is restricted when we act alone, due to the complex nature of the challenges faced by our local community in Battersea. KLS can't and shouldn't try to do everything itself - better outcomes will be achieved working in partnership.

We will do this by:

- **Signposting:** Bringing in or directing to partners within the community e.g. Citizens Advice, Foodbanks, NHS.
- **Coordinating:** Sharing and pooling resources, drawing funders together Incl. room hire & offices.
- **Incubating:** Nurturing and growing people and organisations.
- **Advocating:** Campaigning to change insufficient policy and processes.

Goal 2027: Vetted partners, defined approach per priority. We will broaden the obstacles we address through community services and partnerships to effect change in Battersea.

C. Strengthen our Foundations

We are a larger community organisation in Battersea supporting more members and activities than ever. We need to invest in support functions, making them robust enough to underpin both our own activities and our partnership activities.

We will do this by:

- **Accommodation and maintenance:** Take steps to mitigate the physical limitations at KLS centre until funding is available for major refurbishment.
- **Sustainability and environment:** Strengthen the environmental/sustainability culture throughout KLS, our partners and across Battersea.
- **Measurement and data:** Enable the collection, reporting and analysis of a wider range of data points to support data-led decisions.
- **Funding and investment:** Subject to funding, investment in people strategy, data strategy, accommodation and sustainability.

Goal 2027: Conserved, safe, additional venues, awaiting refurb; Green operations, reputation, metrics and education; Integrated systems, quality data and decision making; Broaden income streams, funded programmes.

Having nearly doubled in size over the past five years, we need to strengthen our infrastructure.

We will consult and keep you up to date

Behind this summary there are detailed plans underpinning each aspect. The Trustees and Leadership Team will constantly review progress and adjust to changes. We will report on progress at each AGM and key points in the year.

We need your help to make this strategy a success. Get in touch as we'd love your help in shaping our next five years. Together we can make a real difference to the lives of local people in Battersea and the wider Wandsworth community.

Find out more

Please visit our website for more information about our new strategy and work:

www.klsettlement.org.uk

ACHIEVEMENTS AND PERFORMANCE

The following report highlights our achievements and performance during 2022/23, in line with our new strategy:

A. Evolve and adapt our community programmes

Katherine Low Settlement is a much loved, busy charity that has been serving Battersea and the wider Wandsworth community since 1924. We are dedicated to building stronger communities and enable people to challenge and find ways out of poverty and isolation.

We run a number of our own community programmes supporting older people, children, young people and their families and refugee communities. This year we've supported 958 residents directly, with a wider ripple effect of making a difference to about 5% of the local population in Battersea. Our fantastic team of 36 staff, 155 volunteers, 60+ community partners and our generous supporters and donors enable us to bring about this change in Battersea.

Note: All names have been changed to ensure confidentiality.

i. Elders Team

Katherine Low Settlement has worked with older people since its conception in 1924. They are a core part of the community that we continue to work with. We provide, often in partnership, a range of projects and activities for older people including Health and Wellbeing, Creative Arts, Intergenerational Work, Connecting Neighbours & Active Participation and Trips / Outings. We are locally focused, responsive to need, co-produce our work programme and achieve effective and significant outcomes for older people.

We always look to make a positive connection and difference to the lives of our members. Our service always strives to:

- Encourage active and independent living
- Reduce isolation and loneliness
- Improve wellbeing and prevent ill-health
- Enable our members to become dynamic and contributing members of the Wandsworth community.

Our key objective this past year has been to continue to increase the number of elders attending the centre. We have also worked with our members to increase the number and breadth of our activities. We have proactively built on our referral pathways with Social Prescribers, Link Workers, Occupational Therapy and Wandsworth Council's health and social care teams, as well as GPs. We visit them in-person and online, attend their team meetings giving presentations about the scope of our work, criteria for joining, how to refer and explore ways in which we can deepen our partnerships.

Our members

This year the service has **455 elder members, an increase of 30% from 2022**. We received a surge in referrals from local partners including Social Prescribers, Wandsworth Council's Adult Social Services team and self-referrals.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

Our membership includes:

- 62% female, 24% male and 14% prefer not to say
- Ages range from 45 to 98, mean average age of 74
- 55% are White British, 35% Black British 5% Asian 5% not known
- 10% provide unpaid care for someone, including their adult children, grandchildren, a close friend or partner
- 53% have conditions that limit their daily activities, 12% have three or more such conditions. These include dementia (20%), diabetes (13%), various heart issues (10%) hearing issues (5%) stroke (4%) sight issues (3%) and cancer (3%)
- 12% report mental health conditions including depression, anxiety, eating disorders, personality disorders, complex post-traumatic stress disorder and psychosis

Our **Annual Impact Survey** with our older members found that:

- 97% enjoy the social interaction
- 93% feel more in control of their daily life
- 82% agree they had a wider network as result of coming to KLS
- 86% feel less isolated
- 82% feel more confident

Member's Story – Jim getting the support he needs

Widower Jim aged 83 lives alone. He lost his wife at the beginning of lockdown, his family live far away and are not able to visit very often. He was referred to us during lockdown via the social prescribing service due to his low mood, isolation and anxiety which was causing insomnia and panic attacks. He was initially supported by our Fone Friends telephone befriending and was provided with craft activities to do at home. One of our caseworkers attended a GP appointment with him to advocate for his health needs and he was referred onto the local Older Adults Mental Health Team.

Once we were able to work in bubbles, we invited Jim to the centre for a coffee morning and introduced him to some of our members. As lockdown lifted, he began attending our Film Club, Lunch Club and outings. He quickly struck up a friendship with two other members and they now make arrangements to meet outside of KLS, go shopping and take day trips with Community Transport.

Jim has continued attending lunch club and various activities, as well as Intermediate Exercise classes to ensure his physical mobility is maintained. He is looking forward to attending our day trip to Windsor soon. Jim continues to have mental health and memory issues. When he is struggling with his mental health, he contacts the team who provide one-to-one support. We have also referred him for Befriending and the Memory Clinic.

Core Programme

The service continues to offer Lunch Club, Exercise and social activities as part of its core programme, as well as outreach support for the most frail and housebound.

“Coming to KLS has been a lifesaver for me as after losing my job I just stayed at home all day.”

Lorna, attends several social groups at KLS

Exercise

Exercise classes included Chair Exercise, Chair Dance, Dance for Life and T'ai Chi. We piloted a new volunteer-led yoga class as our first evening session for our members. Members attending

these classes reported improvements in their fitness levels, balance and flexibility across all classes. This year we participated in Wandsworth Falls programme and held several falls clinics and falls prevention sessions at our centre.

Our **Annual Impact Survey** asks our members about their physical activity:

- 87% feel their levels of fitness has greatly improved since attending exercise classes.
- 82% report an improvement in balance, flexibility and strength.

Lunch Club

Lunch Club was part funded by the Wandsworth VCS Warm Spaces Grant to help counter the cost-of-living crisis and ran on Tuesdays and Thursdays. This year we included themed meals such as a 1960s lunch buffet, Caribbean meals and an Italian Day. The menus are agreed with our members and the team cook healthy and fresh meals from scratch each day. We regularly get 50 people attending our Lunch Clubs each week.

"It gets me out of the 4 walls of my flat. The association with other people and the lovely meal. Nothing to improve. Unless we can get a Rolls Royce each! It's lovely."

Colin, a Lunch Club member

Social activities

Opportunities to socialise continue to be central to the Elders Service offer. This helps our members to widen their social network by making new friends and deepen relationships with existing ones. In turn reducing social isolation and increasing their social capital. We have a sewing club, Contact Club, hosted several themed parties including Christmas activities, film clubs, outings to see local shows, held talks and socials.

"I like doing art and dancing and painting. The best thing is to be here every day. I feel better. I am very happy."

Nora, an activities member

"I was very pleased when we all made poppies for Remembrance Day. They were displayed... [and] we sold some with money going to The British Legion."

Renatta, a Sewing Club member

Advice and Advocacy Support

The service also provides one-off and short-term support to more frail elders. In the past year examples of this have included referrals to foodbanks, referrals and advocacy for urgent housing needs, support to reduce debt and increase care packages as well as mental health service referrals.

We have a small team of 'fone friends' volunteers who continued to offer telephone friendship to our most vulnerable elders.

We also organise and chair the 'Battersea Elders Forum'. This regular Forum is a chance for stakeholders from local charities, Wandsworth Council and local care homes to meet and share ideas and activities planned for engaging older people in Battersea.

Age Well Battersea

"I feel much better when I am here." Fatima, an Age Well member

As of March 2023, our Age Well service had 150 members, a 49% increase on 2021/22. Again, due to an increase in referrals. Sessions have included: exercise via Zoom, LGBTQ+ Club, drawing classes/socials, photo-walking groups, storytelling classes, wellbeing sessions with Talk Wandsworth, reminiscence/educational activities including art therapy.

During this period activities have included a programme of 6 monthly local history walks, developed in partnership with Emma Anthony, Archivist at the Wandsworth Heritage Service. One walk was led by volunteer local historian Jeanne. One of our popular walks was a local history walk, talk and tour of Battersea Power Station. Fitness walks were aimed at those wishing to improve their fitness levels.

Once a month Age Well ran creative outreach sessions. The sessions were held at Battersea Arts Centre and 575 Wandsworth Road. This was to attract new member, make use of community resources and increase confidence in members using unfamiliar public spaces.

The LGBTQ+ club is growing and now has 12 members. Activities included a trip to Southend on Sea (September 2022); Photography portraits project with UAL student (October 2022); Visit to Battersea Power Station (October 2022); Visit to Tonic Housing (LGBT Housing in Vauxhall) (November 2022); Covent Garden Christmas Stroll & Lunch (December 2022).

Age Well Art Shows

The Age Well Programme was proud to host two successful art shows in 2022:

- *'The Things That Matter in Life'* in May 2022 at the Dyson Gallery, showcased work created by participants during lockdown, as part of the Age of Creativity Festival. The art sessions were both in person and digitally online using Zoom.
- *'Enjoy the Journey - How did we do that'* in October 2022 at the Pump House Gallery, looked back at our members journey through lockdown and beyond. It included elements of storytelling, painting, drawing recordings and craft.

Both exhibited the amazing talent of the elders – none of whom had exhibited before, many of whom had not created art before.

Tech Up Battersea

Our Tech Up Battersea service this year supported 127 elders to:

- **Access digital** – buying/borrowing/accessing the most appropriate digital devices, products and IT services.
- **Connect digital** – connecting to the internet and digital services, that are affordable and appropriate.
- **Acquire digital** – learning digital skills and developing confidence to lead a digital life.

"I have attended Tech Together for one year now. My skills and confidence in using my mobile phone have greatly improved, being part of a group also gives me the opportunity to

discuss/ask questions regarding the different issues arising from the use of my mobile. The level and quality of teaching is excellent.” Linda, a Tech Class member

Tech Beginners and Tech Up sessions are weekly sessions based on the foundation skills of the *Essential Digital Skills Framework*. Topics covered included:

- Online Health - navigating the NHS website, with a fact-finding quiz; Introducing NHS app.
- Online Shopping - including a price challenge as part of ‘Get Online Week’.
- Banking Online - introduction and money management tools.
- Smart Phone Basics - understanding buttons, apps and types of connection.
- Understanding Apps - downloading and deleting.

Elders were referred to Age UK to loan a Tablet. 4 people were issued with data sims via the KLS project. Home visits were completed for 1-2-1 needs assessments and support sessions were provided. We were granted 16 refurbished Android smart phones by Good Things Foundation, as part of their ‘Get Online’ London project with the Mayor of London and LOTI.

Chris, our Tech Up worker, ran outreach sessions with local groups at: Dimson Lodge, Recycled Teenagers and Battersea Park Retirement Village. Each session was aimed at those completely new to technology. We also partnered with Wandsworth Healthwatch, Wandsworth Council and Age UK Wandsworth on a Sight Loss event in November 2022.

This year KLS handed over the Wandsworth Digital partnership to another local charity, Power to Connect. We continued to attend their regular networking events, meeting colleagues from other digital projects. Our worker also attended a national Digital Health Champion Network meet-up with colleagues running Digital Champion projects across the country. Their most recent report included us and shows we have a significantly better reach supporting people with digital skills.

Member’s Story – Joanna learning how to use a smart phone

Joanna came to our Tech Up Battersea project very nervous about all the functions on her phone and with little experience of using other devices. She was often quiet in the sessions and not always ready to answer questions. With support and help from her peers, staff and volunteers Joanna has progressed a great deal. She has shown a genuine enthusiasm for learning about technology and shows heartfelt gratitude after each session.

“I am very grateful to Chris (our Tech worker) who has been very patient with me and helped me an awful lot when I needed it. I would say I am gaining more confidence now using my phone. I’m still learning with the tablet but I’m positive my confidence will grow. The volunteers at the digital drop-in have been invaluable when I need extra support. Thank you KLS, to the entire crew who have been so helpful and supportive.”

More information

KLS Elders team full annual report 2022/23 can be downloaded from our website:

www.klsettlement.org.uk

ii. ESOL (English) team

Katherine Low Settlement has a strong track record of providing ESOL community courses since 1999. We provide **free English for Speakers of Other Languages (ESOL) courses** for migrant and refugee communities in Wandsworth. This enables our students to improve their English literacy and language across the four skills of speaking, listening, reading and writing. We significantly revitalised our ESOL and adult education offer from 2014 and have not looked back. We support around 100 adult learners each year.

a. Target Group

'I took my E3 Writing exam in the summer and passed, I felt confident enough to take the test. It is thanks to my teachers who believe in me and help me to believe in myself.'

Our students come from the local community in Battersea and across Wandsworth. Some of their children attend our homework and holiday clubs too, and many attend our parent workshops we run on a Friday with our Love to Learn education team.

Our students live on low incomes and in poverty, struggle with English and to integrate into the wider local community. The vast majority are women (96%). Our youngest student is 21 and eldest 71 years old. The average age is 39. They come from 31 different nationalities. Most are from refugee communities.

Students 2022/23	No.
Number of students 2022/23	106
Retention (finishers)	99 (93%)

Our students are supported by our fantastic team of 9 staff and 36 volunteers.

b. Outcomes

"I feel like my listening and understanding of English has improved. I like everything about the class."

We work hard to achieve the following differences in our students lives.

Difference / Outcomes	Year 4 – targets 2022/23	Year 4 – actuals 2022/23	Notes
Improve their English literacy and language skills across speaking, listening, reading and writing	80% of learners achieve a nationally recognised certificate (NOCN)	90%	Realistic targets enable students to achieve based on need, ability and time available. Introducing Employability which is assessment based allowed students to gain certificates. In 2023-24 we are introducing English and Maths awards so that more students can achieve in bite-sized pieces, based on continuous assessment.
Increase their confidence by using their new English skills in 'real life', out in the community	90% of learners will increase their confidence	95%	The Word Cloud illustration (see above) is a collection of all the vocabulary students collaborated on for end of term evaluations across all the classes. This vocabulary reflects a happy confident cohort of students

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

Reduce isolation by making better connections through new friendships and relationships	95% social contact with other people at least once a week 95% strengthen their informal network with class mates, neighbours, and KLS staff & vols	95% 95%	96% of our students are women. This is because of the particular barriers we break down to accessing education: Free Creche; Free classes; open enrolment-need, not status; class times designed around school hours. Women from refugee and immigrant backgrounds are most likely to suffer from social isolation often away from extended family and support networks. KLS provides a place to rebuild social networks,
Be able to better support their children with their homework, education and relationship with local schools	80% (of those with children) report being able to support their children's education	85%	Many students report being able to get involved in their children's Maths homework, having studied the same subject in class. We are collaborating on more projects with Love to Learn, which runs after school homework and wellbeing support for the children of many of our students.
Progress into further education and employment	10% will progress each year	11 people (11%)	Many students at Level 1 have the opportunity to move on to employment or further study. See below for more details.

In addition to qualifications there have been a number of other tangible benefits that our students have achieved including:

Increasing in confidence and self-esteem. Our students are able to use their improved English skills in 'real life', out in the community - see the case studies and quotes included.

Making new friendships and widening their social networks. Their children have also got to know one another through their time in the crèche.

Increasing the education support they are now able to give their children at home with their homework. They have reported being more engaged in their children's education e.g. attending parents evening and being able to engage with teachers more.

Increasing their involvement in other community organisations. Our students are more involved with, for example, their children's schools, faith organisations, community centres, migrant support charities etc., because they are developing their English skills, which in turn has improved their confidence and self-esteem.

Increased participation with local partnerships. Students are using the connections KLS has fostered with other charities and partners and are getting involved in other local projects.

Members Story: What a difference four years makes

Laila came to us four years ago. She was exhausted from bringing up children in a one-bedroomed flat and trying to keep them entertained while her husband worked from home. Her four boys ranged in age from 6 months to 8 years old. Laila was isolated, with her family scattered all over the world and did not have any independence: no bank account, no friends, speaking little English. Another parent from her children's primary school recommended our free ESOL classes at KLS, she came and signed up to our waiting list and was assessed for her class. She was able to leave her baby and toddler with our creche team while she studied.

Laila was lucky to have some education from Sudan and learnt quickly. She was then able to enrol on a childcare course we were running. This gave her the opportunity to study for a future career, but also to engage in discussions around family and parenting. The students were also encouraged to volunteer in

the creche to gain experience. This gave Laila the opportunity to get financial independence as she needed a bank account as proof for getting a DBS check. The chance to reflect on her own living situation and the strength and mental independence she gained from her new friends in class, did not go unnoticed at home and she and the 4 boys were ejected from their home one weekend in late 2020.

We were able to contact Battersea Coronavirus Angels, which was born out of Covid, and a volunteer got her some emergency cash (she had £2 in her pocket). We were able to contact children’s social services and she was found emergency accommodation. We lent her a laptop and connected her with Citizen’s Advice and South West London Law Centre. These were able to help her navigate all the different agencies, lawyers, social services and paperwork she needed to deal with.

Fast forward to 2023: Laila has been a champion for two other students suffering from domestic violence at home; she has found accommodation suitable for herself and 4 boys; she has studied on a level 2 Teaching Assistant course at a local community centre, while working part-time at her son’s primary school. She has now been offered a full-time classroom assistant post. She is most excited about being financially independent. She is also very aware of her role in teaching her boys to value and respect our mothers, sisters and daughters.

c. Our creche enables students with young children to study

“For me everything is going well. The teachers are kind. I also like it because my daughter is taken care of in the crèche when I study. She is happy to come to KLS. When I come to classes, I learn something new every time.”

We provide a free creche (on-site) for those students with pre-school aged children, which around 25% of our students use. Many of our students were able to study as their / were being well looked after in our on-site crèche. It is run by an experienced team of staff and volunteers (many of whom are former students).

	2022/23
Children accessing our ESOL crèche	43
No. of Students	106
% of Students who need childcare, without which they could not study	41%

d. Recruitment, oversubscribed classes and a waiting list class

KLS has well established links and relationships with Battersea and communities across Wandsworth – especially refugee families and those in so called ‘hard to reach’ communities. We have a multi-lingual team of staff and volunteers who speak most local languages including Somali, Arabic, Tigrinya, Turkish, Italian, Spanish and French.

We recruit mainly through ‘word of mouth’ but are oversubscribed, such is the demand. We are over capacity by around 30% each year. We signpost and refer students to other ESOL providers where possible. However, most organisations close their admissions in October.

We keep an open waiting list which allows for spaces to be filled until the October half-term. Late starters after this are able to attend a low-level waiting list class from January-July , so at least they are learning some English before we can offer them a full place the following September. It gives them access to some classes, as well as acclimatizing to regular study. This waiting list class runs once a week for two hours, run by two volunteers.

KLS could do more if it had increased funding, staff and volunteers to provide more of its high-quality ESOL services for local people in Battersea and the wider Wandsworth community.

	2022/23
No. of Students	106
No. who join our Waiting List class	23
No. referred onto other providers	1

e. Attendance

Our English, Maths and IT classes continued as normal. We continued to offer and develop a range of extracurricular activities particularly fitness, yoga and Discover London.

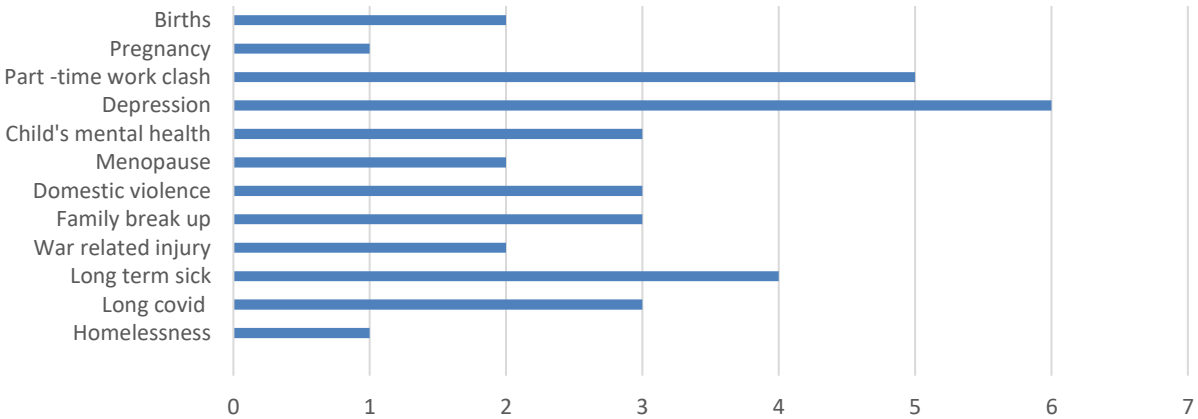
However the Pandemic is continuing to impact our students and our classes. Attendance was definitely lower and a challenge. Students are not able to attend for a variety of reasons: off sick (including long Covid), having to look after sick children at home, overseas travel to look after ill family members, housing issues, school closures, stricter Benefit requirements.

Sadly, post-Covid we are seeing a lot of relationship and family breakdown which is affecting the mental health of our members. Anxiety is very prevalent, especially amongst the Afghans and Somalis, whose families still living in their birth country, are facing renewed uncertainty with the worsening situations. Similarly issues with immigration and public perceptions of this, post-Brexit and the 2022 Nationality and Borders Act, are also having a detrimental effect. Although these issues may not seem to be issues that affect attendance, this affects the invisible consequences of mental health issues on already vulnerable people.

We are not alone. Other ESOL providers are telling us they are experiencing the same difficulties with their students.

The table below shows the reasons giving for non-attendance for just one of our classes of 19 students:

Issues affecting student attendance 2022-23
 A snapshot from just one of our class of 19 students



f. Exams and Qualifications

“Thanks to KLS, I have passed my ‘Life In The UK’ test. I have wanted to do this for a few years, but because I took my E3 Writing exam in the summer and passed (!), I felt confident enough to take the test. It is thanks to my teachers who believe in me and help me to believe in myself.”

All students, should they wish, can take exams and gain a nationally recognised certificate with NOCN (National Open College Network).

	2022/23
Exam results – passed (n.) (for students in Entry 1, 2, 3, Level 1 English SFL; E2, E3, L1, L2 Functional skills Maths)	90%
No. of students who chose to sit an exam	58

Since 2020 we have been entering less students for exams but gaining better results. We achieved this by holding 1:1 meeting early in the year and discussing realistic goals based on diagnostic assessment and agreeing an individual plan. This allows the student the space to think about what they want to achieve and is followed up with subsequent meetings at relevant points in the academic year.

g. Moving onto further education and employment

We are conscious that our students live on low incomes, mostly in poverty. The more able they are to work and bring in additional income into the household the better, and/or to progress into further education to gain further qualifications, which in turn will enable them to find better paid work.

Most of our students stay with us on average 3-5 years. They generally improve sufficiently to move up a class each year. And as the table shows below some leave us to move into further education and employment.

	2022/23
Students moving onto further education and employment	11

This year:

- 2 are setting up their own businesses (a café and an online make-up business)
- 3 are moving into part-time work in health and social care
- 4 are moving to part-time higher-education courses and part-time work in hospitality
- 1 is studying Level 2 Teaching assistant
- 1 is going onto full time work as a TA in a local primary school (here story is below)

In addition

- 6 of our volunteers are moving on to study ESOL qualifications with Twin UK and CELTA.

Member Story – Sahar moving into employment

Sahar came to KLS as a new mother, having heard from a friend that we run ESOL classes. She came from a traditional Sri Lankan background, where girls' education was not compulsory or prioritized and although she was living with a supportive husband, it was expected that she would be the one to stay home and look after the family. However, a free creche was all it took to liberate her from 24/7 homemaking and she jumped at the chance to study English four hours a week.

Sahar studied hard and improved quickly, moving from Entry 2 to Level 1 in a couple of years. Her son flourished in the creche and after a break for a second baby to be born, Sahar returned with renewed passion for a future career working with children. She then studied on the childcare course that was running alongside her ESOL class. She achieved her Level 1 Introduction to Early years qualification as well as Functional Skills Maths and English at Level 2. This gave her the confidence to apply to a Teaching Assistant course at South Thames College.

Sahar is now working full time at a Wandsworth Primary school, as a Teaching assistant, where she often teaches the class when the teacher is planning lessons.

g. Extra-curricular programme

One of the things that has come out of evaluations in recent years is the students are more interested in language progression than in formal qualifications. Although some are still interested in gaining qualifications, because they need that marker of success, or because they have an intended career path for which they will need Maths and English, everyone recognises the benefits of what are often deemed 'soft skills' that can't be measured by a qualification.

Our students want to apply their English outside the classroom, in the real world. They want to try new things and learn new skills. They want to improve their friendships and social networks. For this reason we have developed our programme to include a range of employability and extracurricular activities, including yoga, dance, fitness and exercise, cooking, photography, sewing, pottery, cycling, a book club and Discover London. We will continue to grow, evolve and adapt these with our students.

More information

KLS ESOL team full annual report 2022/23 can be downloaded from our website:

www.klsettlement.org.uk

iii. Love to Learn education team

Our Love to Learn education team has been working with children and young people from refugee backgrounds, and their families and carers, since 2004. We provide a range of educational and wellbeing services and support for **397 young people, an increase of 14% from last year**, from refugee backgrounds, including education information, advice and advocacy support with literacy, study skills and homework through Learning Mentors, after school homework clubs, GCSE study groups and holiday clubs, parent workshops and supported referrals to other agencies.

We have an excellent track record of reaching outcomes, creating impact, safeguarding, reporting, monitoring and evaluating and building partnerships, especially across the voluntary and statutory sectors.

What follows is a summary of our work over the last year.

Youth Work: Homework Clubs and 1-1 Mentoring

It has been another bustling year for our Homework Clubs which are now offering invaluable support, guidance, and inspiration to 215 children and young people, ages 4–22. We have 23 on the waiting list for Clubs – 73 on the waiting list in total – such is the demand.

Alongside Homework Club, our vibrant **Youth Club** also thrived, welcoming 27 refugee young people (many of whom are Unaccompanied Asylum-Seeking Children) to connect, learn, and grow together.

"I have made so many friends here, everyone is very kind and made me feel welcome."
Youth Club Participant

Among the many achievements of the past year, the success of the **post-16 employability support** stood out. The Careers Fair, a highlight event, provided invaluable insights and opportunities for 40 young members with 11 local companies, helping them shape their future paths with confidence. We plan to create an even wider range of apprenticeship and volunteer opportunities for young individuals next year.

"Thank you for all the help with my CV and how to look for work, now I feel more confident to find something I want to do." Young Person post CV workshop

Members Story: Fahad welcomed through our Youth Club

Fahad came from Somalia with his mum to the UK last Summer when he was 15 and joined our Summer activities as he was referred by his mum's friend. Him and his mum did not speak much English but Fahad immediately felt comfortable to join in with the sports as he loves playing football. He met other people his own age and even though he wasn't always able to speak to them, they would play together. He also met some other Somali young people so he felt more at home.

He was then enrolled in school and was put in the same class as people he met at KLS so that made his start to school a lot easier. He started to come to the Youth club for newly arrived and unaccompanied young people and has come regularly throughout the year. Over this year, not only has he learnt to speak English, but we have learnt more about his other passions and hobbies and have enabled him to pursue them! Fahad always has his headphones nearby, ready to share his favourite music and rappers with other people. In the spring term, we had some music production sessions at the Youth club and it was fantastic to see how engaged he was and the music he made and shared with the group.

This year we launched a **new Early Years Mentoring project**, ensuring that even the youngest members of our community (aged 4-7) received the education guidance and support they deserved. We will continue to grow and develop this project next year, matching more children with mentors. Starting from September 2023, we will introduce parent workshops targeted at parents of children in Reception and Year's One and Two, offering guidance on how to best support their children's educational journey.

"My daughter counts the days until she sees her mentor, I can't help her at home with her schoolwork." Parent of Early Years Mentee

As well as launching our Early Years Mentoring we have continued developing our original mentoring programme providing 1-1 support to young people aged 7-13. We recruited a new youth worker whose focus is to deliver and grow our mentoring work and she has been working closely with our volunteer coordinator to do recruit amazing mentors to help us do

this. We currently have 40 young people on the programme, with a further 25 on the waiting list who will soon be matched with a mentor.

We will also further develop our **online mentoring** - something we trialled and have kept since the Covid lockdowns. Plans are underway to create an online platform and/or database where volunteer mentors can access a wealth of learning resources, enabling them to deliver effective support regardless of physical constraints. We hope this will make the programme more flexible and allow more wonderful volunteers to get involved around their commitments.

Members Story: Fatima supported through mentoring

Fatima, age 5, is the youngest of five siblings and her parents are not fluent in English. She was referred to us by the love to learn to case workers. Fatima's mother told our mentor coordinator that she does not have the time to help her with homework and read to her at home. In the past Fatima has had to stay at home while her siblings attended GCSE club at KLS. She is now overjoyed to be able to join in on the activities and get support with her reading. Fatima is always excited to engage with her mentor when she attends and is keen to participate in the group activities. Each mentor is assigned to two children, Fatima is enjoying reading and writing with the other mentees. They work as a group and decide on what they would like to practice. She looks forward to attending the session every week.

We organised a number of **trips and activities** to broaden the horizons of our young learners. Excursions to the Migration Museum, exhilarating indoor climbing sessions, skateboarding classes in Battersea Park, and captivating outdoor performances by the Flying Seagulls were just a few of the highlights. Moreover, the young participants were treated to theatrical experiences and drama workshops that nurtured their creativity and self-expression.

"That was the first time I've ever been to the theatre, it was amazing!"

Young Person after our theatre trip

The **summer holidays** can be an incredibly challenging time for our families. It is well documented that children from low socio-economic backgrounds return to school having lost some of their learning from the previous year and this is due to lack of stimulation, inactivity and lack of nutrition over the holidays. To support our families we have once again created an action-packed summer schedule.

Over the month of August we delivered three days a week of multisport activities, one day of art activities and a number of trips, including the seaside (for all the family) and activity parks. We also provide nutritious food and snacks each day, to ensure all our young people are eating well, as well as fish and chips and ice cream on trips because it is the summer holidays after all! Over 200 young people took part and we hope they will return to school revitalised, full of stories of their fun holidays, ready for another year of learning.

"This is the only thing we have done all summer holidays, if we didn't come to the sports day every week and the trips, we would have been at home the whole holidays."

Young Person accessing our Summer Provision

"KLS has been like another family to me and my children, my children get so excited when we do any activity with KLS, especially the homework clubs and summer trips."

Parent of a Young Person accessing our Summer Provision

We introduced weekly **art therapy sessions** for the most vulnerable boys we support. This mental health support provided 12 of them with a creative outlet to express their emotions and fostered healing and personal growth. We have also joined **the Jack Petchey scheme** for the first time, which empowered mentors and children alike, recognising and celebrating their achievements.

"I learnt I don't have to be angry all the time and I can speak to someone if I don't know what to do when I'm sad at school." Young Person on our Art Therapy Programme

"I can't believe we can choose how to spend the money with our friends."
Jack Petchey Award Winner

Our **GCSE Clubs** have been successful in attracting a diverse group of refugee young people this year, with 75 young people registered and a regular attendance of 33 students. These Clubs have proven to be invaluable platforms for providing tailored GCSE support and guidance to students in Years 10 to 13. Our dedicated staff and volunteers are committed to offering one-to-one assistance during our two weekly sessions.

While the year was full of highs, it was not without its **challenges**. The availability of volunteers during weekdays proved to be an ongoing struggle. The demand for mentoring consistently outpaced our capacity, resulting in a long waiting list with new referrals continuing to pour in.

The team also had the task of supporting children with complex needs, for example, gang membership, bullying, overcrowded housing and domestic violence. Our dedicated Club staff worked closely with our casework team to provide tailored support to each of our young people. Dwindling funding for crucial services such as CAMHS, Sure Start, and local mental health services in schools and the NHS presented an ongoing challenge, making it difficult to meet the needs of families and young people within the local community.

Youth Work focus for next year

A key priority for the next academic year is to **recruit more volunteers** who can dedicate their time on weekdays during the day. By increasing the number of volunteer mentors, the Clubs hope to further reduce the waiting list and provide timely support to those in need.

In response to the passion exhibited by young people for human rights campaigns, such as refugee and asylum seeker rights and climate change, the Homework Clubs are considering ways to further engage with these causes. By exploring avenues to **get involved in relevant campaigns**, we aim to foster a sense of advocacy and social responsibility amongst our young people.

To empower our young people and provide them with valuable experiences, the Clubs plan to develop the **Youth Ambassador's** further. This will involve young people more in the decision-making processes of the team and KLS more widely, provide them with training opportunities, and grant them a voice in shaping the future of the Homework Clubs.

We have been accepted into the esteemed **London Youth Sports Leadership project**. This opens doors for young people to engage in sports leadership, enabling them to access a host of opportunities both within the project and the broader community.

Recognising the significance of **mental health support and overall wellbeing**, the Clubs will continue to prioritise this support in the coming year. We plan to introduce more wellbeing workshops, as well as offer both group and one-to-one art therapy sessions, ensuring their emotional and psychological wellbeing.

Casework and Advice

“I’ve always received great support from L2L and recently Ahmed supported me contacting Housing Benefit and my landlord because my housing benefit payment was suspended as I had not provided the information they needed within the given time. Soon after my landlord started sending me rent arrears letters over £3000 - I was very worried that my landlord would evict me for not having received the rent payments. Ahmed explained my situation to HB, and he helped me resend all the information they had requested. With his support my payments were reinstated and backdated.”
Mother who received casework support from the team

Throughout the year, the casework and advice team has provided vital support to refugee families and young people, addressing a wide range of topics and challenges. With a total of 106 families and young individuals supported, their efforts have made a significant impact on improving lives and advocating for the rights of vulnerable people.

The casework team has dealt with numerous **complex issues**, including family reunions, housing problems, school exclusions, attendance difficulties, admissions, and providing one-on-one educational and wellbeing support. They have also tackled matters related to benefits, health, housing, gang involvement and financial issues including debt. For issues beyond our scope we actively **signpost and refer** our members to local advice agencies such as Citizens Advice, South West London Law Centre, Wandsworth Foodbank and Wandsworth Council.

As a result the team have achieved **successes** including school admissions, facilitated family reunions, secured debt write-offs, won appeals for Personal Independence Payments, and assisted young people in securing stable accommodation, thus preventing them from experiencing homelessness.

Members Story: Rea and her family supported by our Casework Team

As a newly arrived refugee Rea was referred to our Love to Learn team by her local Council. She attended our drop-in advice session initially about her having to live in a bridging hotel.

She was initially placed in shared accommodation with her three children, who had recently joined her from Germany as part of a family reunion process. It meant the family were accepted as homeless by the Local Authority. They were placed in one of the bridging hotels in Battersea. This was intended to be temporary, but they’ve been living there for months: the four of them in one cramped room, with no access home-cooked food. This is inevitably taking its toll on all of them, but particularly Rea who was recently diagnosed as Bipolar.

Rea was supported by Love to Learn among other things with registering all 3 children with a local school – they are settling in well, making new friends and adjusting to the new curriculum; getting all three children involved with our Homework Club (a member of our staff speaks German and the children were so happy to be able to communicate with/through her - their English has improved too); referral to the local foodbank; support to get school uniform; and applying for benefits to improve the family’s financial situation.

However, the year has not been without its **challenges**. For example, the team has faced obstacles in challenging the Council's decision regarding the duty of care for a vulnerable family with two children with special educational needs (SEN). They have also encountered difficulties in establishing priority accommodation for young people facing homelessness, finding suitable legal aid solicitors for family reunion cases, and addressing refusals by the Home Office. Other examples include overcoming issues related to registering children in bridging hotels at schools without proof of address; securing admissions to specialist schools for children with severe special needs; ensuring social services support our young people fully.

“Alex gave me the hope and opportunity to reunite with my siblings I was separated from for many years. Without his support and guidance, it would have been almost impossible for me to find an immigration solicitor who is currently supporting me with my family reunion case. My siblings and I are not yet reunited – the process was delayed due to the current situation in Niger but I'm hopeful that this will happen very soon.”

An unaccompanied Young Person being supported by the Casework Team

Casework and Advice focus for next year

Looking ahead the casework and advice team has identified key priorities given the rising cost of living and its impact on our young people and their families. The team aims to explore avenues for **maximising income** for their families and young people, including apprenticeships, employment opportunities and accessing benefits.

Recruiting a new team member to replace Alex Fessehayé, with a focus on **advocacy and advice for our older young people**. We also plan to **collaborate more with law centres and law companies** to provide referrals for family reunion cases, as access to affordable legal support remains a critical issue.

The team has recognised the importance of education and awareness among teachers and social workers regarding **Unaccompanied Asylum-Seeking Children (UASC)**. There is a real need for mandatory training, highlighting the reasons behind UASC's journey to the UK and the challenges they face upon arrival. Addressing stigma, assumptions, and unconscious biases is crucial in creating a supportive environment for these young people. The team acknowledges the valuable role played by the International Group at Southfields Academy, providing stability and support to UASC and minimising their chances of exclusion. Additionally, they want to expand their work in further education and foster connections with universities.

We are concerned about a rise in the involvement of **young girls in gangs** over the last year. We need to do more about this. The team has attended training sessions by organisations like Abianda, which work with young women and girls affected by criminal exploitation and violence. We plan to collaborate and signpost with more specialist organisations.

Partnership Development

This year we recruited a new Partnership Coordinator to provide enriching experiences and opportunities for our young people with a range of businesses, charities and schools.

These include a wide array of **workshops and sessions**. For example, two freelance nutrition graduates have been leading cooking and nutrition workshops every two weeks during term time, allowing up to 12 young people to develop valuable culinary skills and learn about healthy eating habits. The Compass Collective has conducted drama workshops for up to 12

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

young people, encouraging self-expression and fostering creativity. In an effort to promote sustainability and rural experiences, the team arranged a visit to Shallowford Farm, where a youth leader guided 12 young people through the purpose of the farm and its sustainability practices. Legal advice workshops were organised in collaboration with Queen Mary Law Society, empowering young people about their rights and the British legal system.

We organised a successful **Careers Fair** in March 2023, providing support and guidance to over 40 young people from 11 partners as they explored ideas for their future. The team introduced an innovative approach by encouraging young people to consider the question at the Fair, *"What problem in the world would I like to solve through my work?"*. The event provided a platform for young people to engage with different industries, practice introducing themselves, and ask questions. Partners generously donated merchandise, allowing each young person to take home vouchers and resources. Plans are underway to hold our next Careers Fair at a larger venue at Battersea Arts Centre in September'23.

Other partnerships included Tideway, who provided valuable insights to 15 young people about the Thames Tideway Tunnel (or London's new Super Sewer) and the diverse job opportunities available. Battersea Youth Voice has supported young people to share their stories and experiences through a new podcast, enabling their voices to be heard. Wimbledon Foundation led an art workshop, allowing 10 young people to explore their creativity.

The team organised various **trips** to cultural and educational institutions. These include visits to the Royal Academy of Dance for art and dance workshops, the Royal Court Theatre for immersive theatrical experiences, and the Migration Museum for engaging workshops and exhibitions. A select group of four young people had the opportunity to participate in an insight day at Fortnum & Mason.

Going forward, the team aims to consolidate and expand current partnerships, ensuring a rolling program of events and activities that can be sustained as the project evolves.

More information

KLS Love to Learn team full annual report 2022/23 can be downloaded from our website:
www.klsettlement.org.uk

B. Strengthen our partnerships and collaborations

We are extending our impact by working with others in our community, by:

- **Signposting:** Bringing in or directing to partners within the community e.g. Citizens Advice, Foodbanks, NHS
- **Coordinating:** Sharing and pooling resources, drawing funders together Incl. room hire & offices
- **Incubating:** Nurturing and growing people and organisations
- **Advocating:** Campaigning to change insufficient policy and processes

i) Signposting

There are some amazing organisations locally and across London. We can do more if we each play to our own strengths and specialisms to support local people. We work with more than 100 specialist partners to signpost and refer our members to if we cannot support them in a specific area of their lives. These include Wandsworth Council and its various departments notably social services, local schools, NHS health services, advice services such as Wandsworth Citizens Advice, South West London Law Centre, Wandsworth Foodbanks and many more.

Our approach is to get to know our partners, build relationships with their staff and understand their specialisms (and them us), so that we can actively signpost our members and it not be a faceless bureaucracy but a real person/team they can seek support from. We will, if appropriate, advocate for our members as they access, navigate and use these services to ensure they get the best support available.

ii) Coordinating

We build relationships and networks, contribute to community initiatives, support other charities and community groups, collaborate with other agencies, and bring different peoples and communities together.

This year we chaired and were an active partner in more than 10 partnerships and networks including:

- Established the **Battersea Cost of Living Network** to work together to support local people through these increasingly difficult times. Together we published and distributed 14,000 cost of living leaflets, trained 26 local organisations in Advice First Aid, met regularly to exchange ideas and join up our approach.
- Supported the development of a new **Wandsworth Migrant Forum**, which has grown out of our refugee partnership over the past few years to welcome refugees to Wandsworth. We are delighted that the new administration governing Wandsworth Council is honouring their pledge to become a Borough of Sanctuary, with a new refugee-support strategy and funding.
- Developed the **Battersea Alliance**: helping our partnership to deliver its strategy, raise funding, deliver community infrastructure services, run community networking events and more.
- Continued to develop '**Battersea Volunteers**' which encourages volunteering across Battersea, as part of our continued partnership with the **Battersea Alliance**.

- Passed on **Wandsworth Digital** to local organisation **Power to Connect** to take over leadership of this partnership which addresses digital exclusion.
- Helped set up the **Battersea Jubilee Festival**, which ran until the death of Her Majesty the Queen, Elizabeth II in September 2022. Remaining funds and activities have transferred to the **Battersea Community Festival**.
- Continued to be an active member of **Wandsworth Voluntary Sector Coordination Project (CVS)** and **Wandsworth Partnership Group**.
- Worked with **Wandsworth Council and key local charities** to coordinate a strategic and practical support for local residents across the borough. This has grown out of the multi-agency Covid Response Group that we were so closely involved with.
- Led the **Battersea Older People Provider Forum** to enable a strategic approach of working together for the benefit of local elders. And been an active member of the **Wandsworth Older People's Forum and Network**.
- Involved in **Locality's** London large Settlement's Group.
- Involved in **Wandsworth Council's Cost of Living Commission**.
- Involved in **Wandsworth Council's VCS Infrastructure Support Research** with Rocket Science.

iii) Incubating

Each year we support between 5-10 individuals and community groups to develop new ideas, start-up a community organisation or charity, and grow and expand their current operations. We provide a mix of business development support, advice and introductions to various networks and funders to help with ideation, strategy, business planning, budgeting, finance, fundraising, governance, recruitment and HR, IT and more.

This year we have:

- Supported our **7 tenant organisations** with an office and business development support including CBC Services, Choice Support, English for Action London, Free2Be Alliance, The Jags Foundation, Michael Mapp Photography & Design Studio and Supporting Relationships & Families.
- We have **hosted 34 charities and community groups** so that they can use our rooms and community centre each week to deliver their own community services and projects.
- Provided intensive **business development support**, pro bono, to **8 local charities** and community organisations so they can develop and grow, in terms of strategy, governance, fundraising, people and more. These include the Battersea Society, My Roehampton, Nine Elms Ministry, Providence House, Roots to Change, Supporting Relationships & Families, Tooting Graveney Older People's Project and Wandsworth Welcomes Refugees.

Hire a Room at KLS

Hire our space whatever the occasion: birthdays, conferences, meetings, training or parties.

We can accommodate small and large groups up to 70 people, in one of our 5 rooms to hire. We're open 7 days a week and are easy to reach with good transport links. We have WIFI & IT facilities, equipment galore and disabled access – for one-off bookings, weekly classes, long-term bookings – all are welcome.

We are the perfect venue to hire for all type of events and meetings, so please get in touch. We're here to help.

To **hire a room** please contact:

Tony Hersey	020 7223 2845
Room Bookings	tony@klsettlement.org.uk
Katherine Low Settlement	www.klsettlement.org.uk

iv) Advocating

We worked on a number of campaigns this year to bring about social change. In KLS there is a real understanding that we have to address the causes, as well as the symptoms, of why people come through our doors. At times this is to do with failure of national and local government policy and/or administration to support local people properly.

This year we've worked with other partner organisations to:

- Protest against the disastrous **Nationality and Borders Bill** and **Illegal Migrants Bill** that makes it virtually impossible for people to seek asylum in the UK.
- Successfully lobbied with others for Wandsworth Council to become a '**Borough of Sanctuary**' for asylum seekers and refugees.
- Successfully lobbied with others for Wandsworth to become a **London Living Wage** employer.

C. Strengthen our Foundations

We are a larger community organisation in Battersea supporting more members and activities than ever. We have been investing in support functions, making them robust enough to underpin both our own activities and our partnership activities.

We are doing this in the following areas:

i) Accommodation and maintenance

We are taking steps to mitigate the physical limitations at our community centre until funding is available for a major refurbishment. We've developed a room-by-room development plan over the coming 3 years for our main building at 108 Battersea High Street. We are seeking funding to carry out these capital works.

Our centre on Battersea High Street is very well used and subsequently full. It is often difficult to find a room to use. As part of our new strategy we want to work out of other local buildings (which we do already including Southfields Academy, Dimson Lodge and local libraries). We have explored a number of opportunities. However, none of them have come to pass but we have learnt a lot. It has been a useful process to go through and is shaping our thinking into how and why we would operate in other venues and communities. These included community

rooms as part of a new build on Yelverton Road, St Michael's day centre (off Northcote Road) for older people and Gwyneth Morgan day centre (East Hill) for older people. We will continue our discussions about accommodation with local partners.

ii) Sustainability and environment

To help play our part in addressing climate change KLS has developed a new environmental and sustainability strategy. Initially, we conducted an initial baseline environmental audit with funding secured from City Bridge Trust. From this we have developed a plan that includes making changes to our operations and building, rolling out a programme of education to change behaviours, actions and the culture at KLS, comms and outreach and funding.

iii) Measurement and data

As with any organisation we are in need of another upgrade to our internal systems and processes. We've been working on the following:

Finance & Accounting – We have carried out research into a number of finance systems, talked to other organisations similar to ours to see what they use and worked with our trustees and staff team to assess what system will work best for us. We have a good idea of which platform will be most suitable but now want to wait for the appointment of the new KLS Chief Executive (Sept'23) so we can also consult with them.

HR system – As with the finance system we have done lots of research and reviewed many demos of different HR platforms and have a few that we think would work well for KLS. Before we make a decision we want to ensure that the platforms are compatible with the new database and allow some other staff members to try the demos to get their thoughts.

IT – Having carried out an assessment of what needs to be done to improve the IT infrastructure within the building we are currently replacing all the cabling, as well as the network equipment (routers etc). We will be transitioning from standard broadband to a fully fibre internet lease line in the autumn'23 to ensure we can have faster and more reliable internet speeds. We have been continuing the development of MS Teams and will soon be ready to start training with the team in autumn'23 to utilise more of its functions.

A new Database – We want and need a database that is both intuitive and easy to use and that can record and report the information we need. We have worked with an IT-charity consultancy, Impact Box, to consult with our teams and review suitable databases. They have recommended Salesforce, which is a well-respected system, used all over the world and by many charities. The work will be done in three phases,. Phase 1 will run from July to September 2023, we will then pause to give everyone time to get used to the system and for potential tweaks and changes before moving onto Phase 2 (probably in late 2023/early 2024).

iv) Funding and investment

In order to deliver our strategy we need investment and funding. We continue to build our relationships with our very generous and supportive funders and donors.

Please make a regular donation to support our work

A regular monthly donation to Katherine Low Settlement makes a big difference to the lives of local people we work with. Your donation will enable us to keep running our older people's lunch club, young people's homework club, mentoring programme and ESOL teaching, and more. No matter how large or small your donation, we appreciate what you can give.

To make a regular donation please visit: www.klsettlement.org.uk/donate

Thank you!

FINANCIAL REVIEW

Katherine Low Settlement made an overall net surplus of £68,687 (prior year comparative was a deficit of £79,662), of which this year a £74,819 surplus was unrestricted funds and a £6,132 deficit was restricted. The charity has worked hard, in an increasingly tough economic environment, to achieve this.

Thank you to all of our funders: no matter how large and small we appreciate whatever you can give. Amongst others, we'd like to thank the Angus Lawson Memorial Trust, Battersea Alliance and Big Local SW11, BBC Children In Need, the Belpech Trust, the Childhood Trust, Francis Holland School, Garden House School, Global's Make Some Noise, the Henry Smith Charity, the Inman Charity, the Mercers Company, National Lottery Community Fund, the Progress Foundation, Sacred Heart Community, Sir Walter St John's Educational charity, Thomas's Foundation, the Topinambour Trust, the Worshipful Company of Tobacco Pipe Makers & Tobacco Blenders, Wandsworth Council including their Lifelong Learning department. Thank you very much for your on-going support of our work.

The Settlement receives donations from many people and organisations all of which are vital for its ongoing work. Thank you so much. We really appreciate your support.

We continue to enjoy a strong relationship with two local schools: Francis Holland School (co-founder of KLS) and Thomas's Battersea School – involving them in volunteering with our projects, fundraising and community events.

Katherine Low Settlement also receives unrestricted income from the rents and charges it makes for the use of its buildings at 108 Battersea High Street. During 2022/23 these rents amounted to £105,033 (prior year comparative was £78,219). The rate of occupation of the building and the tenants are continually changing and the Settlement is looking to maintain full occupancy levels of organisations renting space in the coming financial year.

Investment and Reserves Policy

The Trustees have considered the liabilities to which the charity is exposed and have set a level of reserves designed to safeguard the charity against any future event. In particular:

- Reserves have been made to provide sufficient funds for an orderly winding up of operations if necessary, which is estimated to be six months' running costs.
- A reserve to ensure the maintenance of the building so that they are in good order to house our services and those of our tenants.
- Minimum reserve levels before the charity considers any significant strategic change outside its current remit as a going concern.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

It is the intention of Katherine Low Settlement to budget and operate on a surplus basis. However, in certain circumstance reserves may be used to cover any shortfall in revenues and operating expenses, and also to support strategic initiatives. The charity follows a set of guidelines to ensure it can meet all deficit and expenditure obligations in relation to the charity's annually approved budget.

Going Concern

The Trustees have reviewed the financial position of the charitable company as of 31st March 2023 together with the budget, income and expenditure, cash flow and investments, for the period April 2023 to March 2024 inclusively. The Trustees consider that the budgets are reasonable, and that the charity has sufficient reserves and cash resources in order to continue as a going concern.

FUTURE PLANS AND DEVELOPMENT 2023/24

We will continue to rollout and deliver our new strategy throughout 2023/24. But will do so under new leadership, as our current Chief Executive of 10+ years, Aaron Barbour, is leaving. After a thorough recruitment process we have appointed his successor, Sarah Gibb, who will start on 25th September 2023.

We will continue to evolve and adapt our community programmes to meet local need, particularly as the cost of living plays havoc with people's lives. We will grow and deepen our relationships with our partners. And we will develop our infrastructure of improved systems and processes to enable us to become a stronger organisation.

2024 will be our centenary year. Plans are well underway to celebrate our 100th birthday as widely as possible. Please join us.

We look forward to working with many more local people, community organisations, volunteers, partners and funders in Battersea and the wider Wandsworth community. Do join us so that we can continue to foster and empower communities in our neighbourhood to reduce poverty and isolation.

Your support and help on this journey would be much appreciated.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Katherine Low Settlement Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period, including income and expenditure, or the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Charities Act 2011 and Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information including the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In so far as the Trustees are aware:

- There is no relevant information of which the charitable company's independent examiner are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

By order of the board of Trustees on 27th September 2023 and signed on its behalf by:



BEN THOMAS
Chair of Trustees

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

Opinion

We have audited the financial statements of Katherine Low Settlement Limited (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually, or collectively, may cast doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of the charity and its industry, we identified that the principal risks of non-compliance with laws and regulations related to the UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud, money laundering and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006 and the Charities Act 2011.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- considering the risk of acts by the company which were contrary to applicable laws and regulations.

Our audit procedures in relation to fraud included but were not limited to:

- making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- gaining an understanding of the internal controls established to mitigate risks related to fraud;
- discussing amongst the engagement team the risks of fraud;
- addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

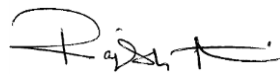
KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Rajesh Amin (Senior Statutory Auditor)
for and on behalf of BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
Surrey
KT18 5AD

Date: 28th September 2023

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 31ST MARCH 2023

		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
	Notes				
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	187,749	201,652	389,401	193,133
Charitable activities					
Provision of community centre and projects	4	141,062	559,089	700,151	618,687
Investment income	5	4,370	-	4,370	3,507
Other	6	2,842	3,759	6,601	2,366
		<u>336,023</u>	<u>764,500</u>	<u>1,100,523</u>	<u>817,693</u>
TOTAL INCOME					
EXPENDITURE ON:					
Charitable activities					
Provision of community centre and projects	7	341,768	690,068	1,031,836	897,355
		<u>(5,745)</u>	<u>74,432</u>	<u>68,687</u>	<u>(79,662)</u>
NET INCOME					
		<u>80,564</u>	<u>(80,564)</u>	-	-
Transfers between funds	20				
		<u>74,819</u>	<u>(6,132)</u>	<u>68,687</u>	<u>(79,662)</u>
Other recognised gains/(losses)					
Gains on revaluation of fixed assets	18	-	-	-	-
		<u>74,819</u>	<u>(6,132)</u>	<u>68,687</u>	<u>(79,662)</u>
Net movement in funds for the year					
RECONCILIATION OF FUNDS					
Total funds brought forward:					
Charitable activity funds	20	335,665	340,201	675,866	755,528
Valuation of property	18	3,000,000	-	3,000,000	3,000,000
		<u>3,410,484</u>	<u>334,069</u>	<u>3,744,553</u>	<u>3,675,866</u>
TOTAL FUNDS CARRIED FORWARD					

CONTINUING OPERATIONS

All incoming resources and resources expended have arisen from continuing activities.

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

BALANCE SHEET
AS AT 31ST MARCH 2023

		2023		2022	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	13		3,019,991		3,024,614
CURRENT ASSETS					
Debtors	14	10,643		14,380	
Cash at bank & in hand		852,275		701,469	
		862,918		715,849	
CREDITORS: Amounts falling due within one year	15	(138,356)		(64,597)	
NET CURRENT ASSETS			724,562		651,252
NET ASSETS			3,744,553		3,675,866
RESERVES					
Unrestricted funds	17		410,484		335,665
Restricted funds	17		334,069		340,201
Revaluation reserve	18		3,000,000		3,000,000
NET ASSETS			3,744,553		3,675,866
FUNDS	20				
Unrestricted funds			410,484		335,665
Restricted funds:					
Love to Learn Project			270,395		188,508
KLS Lift and Building Fund			44,712		52,198
Elders Project			-		33,744
ESOL Project			12,006		63,260
Women's Health Project			-		2,385
Battersea Volunteer Project			6,956		106
			334,069		340,201
TOTAL FUNDS			744,553		675,866

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

BALANCE SHEET

(Continued)

The charitable company is entitled to exemption from audit under the provisions of section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The Trustees acknowledge their responsibility for:

- ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the charitable company.

These financial statements have instead been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

These financial statements were approved by the Board of Trustees on 27th September 2023 and were signed on its behalf by:



Ben Thomas
Chair of Trustees

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST MARCH 2023**

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Cash generated from operations	1	161,274	(131,767)
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		161,274	(131,767)
		<hr/> <hr/>	<hr/> <hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(14,838)	(26,277)
Sale of tangible fixed assets		-	500
Interest received		4,370	2,366
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		(10,468)	(23,411)
		<hr/> <hr/>	<hr/> <hr/>
Change in cash and cash equivalents in the reporting period		150,806	(155,178)
Cash and cash equivalents at the beginning of the reporting period		701,469	856,647
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		852,275	701,469
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements.

NOTES TO THE CASH FLOW STATEMENT

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net income for the reporting period (as per the statement of financial activities)	68,687	(79,662)
Adjustments for:		
Depreciation charges	19,461	24,370
Profit on disposal of fixed assets	-	(314)
Interest received	(4,370)	(2,366)
(Increase)/Decrease in debtors	3,737	(8,058)
(Decrease)/Increase in creditors	73,759	(65,737)
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	161,274	(131,767)
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023	2022
	£	£
Cash in hand	741	926
Cash at bank	851,534	700,543
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	852,275	701,469
	<hr/> <hr/>	<hr/> <hr/>

NOTES TO THE FINANCIAL STATEMENTS

1. STATUTORY INFORMATION

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any performance conditions attached to grants have been met, it is probable that the income will be received, and the amount can be measured reliably.

Income received from the government and other grants is recognised once the above criteria are met, together with any performance conditions attached to the grant.

Income is deferred only when the Charity has yet to fulfil performance conditions.

Donated Services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, and conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102) the general volunteer time is not recognised and refer to the Trustees' annual report for more information about their contribution.

Expenditure

Liabilities are recognised as expenditure soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis and has been classified under the headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

NOTES TO THE FINANCIAL STATEMENTS

(continued)

2. ACCOUNTING POLICIES (continued)

Allocation and apportionment of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs.

Tangible fixed assets

Depreciation is calculated so as to write off the cost of tangible fixed assets on a straight-line basis over their expected useful lives as follows:

Minibus - 20% on cost

Furniture & Equipment - 20% on cost and 33% on cost

Freehold Property

The freehold property owned and occupied by the charity at 108, Battersea High Street, London SW11 3HP, was bequeathed to the Katherine Low Settlement in 1924, but included in previous financial statements at a nominal value of £1. The freehold property was valued on an existing use basis by Foxtons Estate Agents at £1,750,000 on 31st March 2012. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 19th June 2018 by estate agents Bairstow Eves, where the property was revalued at £3,000,000.

It is the policy of Katherine Low Settlement Limited to maintain the Property in good condition, so that, in the opinion of the Trustees, the charging of depreciation would be immaterial.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Grants and donations made to the Love to Learn Project, the Elders Project, the ESOL Project, the Chief Executive Post, the Women's Mental Health Project, the Lift and Building fund, the Corona Virus Angels and the Battersea Volunteers Project are restricted to spending on those projects.

Pension costs and other post-retirement benefits

The charitable company met its legal obligation and started pension auto-enrolment on 1st January 2017 for eligible staff. Contributions to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

(continued)

3. DONATIONS AND LEGACIES

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	187,749	201,652	389,401	193,133
	<u>187,749</u>	<u>201,652</u>	<u>389,401</u>	<u>193,133</u>

4. INCOME FROM CHARITABLE ACTIVITIES

Provision of community centre and community projects

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable	30,728	534,090	564,818	493,564
Rental and room hire income	105,033	-	105,033	78,219
Alliance Contribution	5,300	25,000	30,300	39,900
Job Retention Scheme Grant	-	-	-	7,004
	<u>141,061</u>	<u>559,090</u>	<u>700,151</u>	<u>618,687</u>

5. INVESTMENT INCOME

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	4,370	-	4,370	2,366
	<u>4,370</u>	<u>-</u>	<u>4,370</u>	<u>2,366</u>

6. OTHER INCOME

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	2,842	3,759	6,601	3,507
	<u>2,842</u>	<u>3,759</u>	<u>6,601</u>	<u>3,507</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	15,241	74,323	89,564	64,825
Salaries and staff costs	-	576,625	576,625	471,296
Staff training	4,766	6,212	10,978	6,477
Telephone and internet	4,394	5,119	9,513	10,844
Computer and IT costs	14,873	420	15,293	22,709
Postage, printing and stationery	7,977	2,032	10,009	7,728
Repairs maintenance and renewals	12,285	14,412	26,697	49,776
Light and heat	8,989	-	8,989	10,341
Water and general rates	1,706	-	1,706	1,508
Insurance	6,693	-	6,693	6,465
Depreciation and loss on disposal	8,536	10,925	19,461	24,055
Support costs (note 8)	250,308	-	250,308	215,331
Governance costs (note 9)	6,000	-	6,000	6,000
	<u>341,768</u>	<u>690,068</u>	<u>1,031,836</u>	<u>897,355</u>

8. SUPPORT COSTS

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	243,648	-	243,648	209,372
Professional fees	1,855	-	1,855	3,307
Marketing, database and website	3,378	-	3,378	370
Subscriptions	1,318	-	1,318	1,904
Sundry	-	-	-	282
Bank charges	109	-	109	96
	<u>250,308</u>	<u>-</u>	<u>250,308</u>	<u>215,331</u>

9. GOVERNANCE COSTS

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Auditor's fee	6,000	-	6,000	6,000
	<u>6,000</u>	<u>-</u>	<u>6,000</u>	<u>6,000</u>

10. TRUSTEES REMUNERATION AND BENEFITS

The Trustees were not paid or received any other benefits from employment during the year (2022: nil) neither were they reimbursed expenses during the year (2022: nil).

No Trustee received payment for professional or other services during the year (2022: nil).

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

(continued)

11. STAFF COSTS

	2023	2022
	£	£
Wages and Salaries	728,841	606,713
Social Security	59,076	46,124
Pension	32,357	27,831
	<u>820,274</u>	<u>680,668</u>

No employees received emoluments in excess of £60,000 per annum (2022: nil).

The average number of employees during the year was as follows:

	2023	2022
	£	£
Charitable activities	25	26
Central Team	10	6
	<u>35</u>	<u>32</u>

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	66,117	127,016	193,133
Charitable activities:			
Provision of community centre and community projects	110,263	508,424	618,687
Investments	2,162	1,345	3,507
Other	2,366	-	2,366
Total	<u>180,908</u>	<u>636,785</u>	<u>817,693</u>
EXPENDITURE ON			
Charitable activities:			
Provision of community centre and community projects	253,181	644,174	897,355
Total	<u>(72,273)</u>	<u>(7,389)</u>	<u>(79,662)</u>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

(continued)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	(72,273)	(7,389)	(79,662)
Transfers between funds	46,427	(46,427)	-
Net movement in funds	(25,846)	(53,816)	(79,662)
Other gains/losses			
Gains on revaluation of property	-	-	-
Net movement in funds	(25,846)	(53,816)	(79,662)
RECONCILIATION OF FUNDS			
Total funds brought forward	361,511	394,017	755,528
Valuation of property	3,000,000	-	3,000,000
TOTAL FUNDS CARRIED FORWARD	3,335,665	340,201	3,675,866

13. TANGIBLE FIXED ASSETS

	Freehold Property £	Furniture & Equip. £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 st April 2022	3,000,000	48,116	48,640	3,096,756
Additions	-	14,838	-	14,838
Disposals	-	-	-	-
As at 31 st March 2023	3,000,000	62,954	48,640	3,111,594
<u>Depreciation</u>				
At 1 st April 2022	-	23,502	48,640	72,142
Charge for the year	-	19,461	-	19,461
Eliminated on disposal	-	-	-	-
At 31 st March 2023	-	42,963	48,640	91,603
<u>Net book value</u>				
At 31 st March 2023	3,000,000	19,991	-	3,019,991
At 31 st March 2022	3,000,000	24,614	-	3,024,614

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

(continued)

14. DEBTORS	2023	2022
	£	£
Customers	8,399	12,082
Accrued income	24	554
Prepayments	2,220	1,744
	<u>10,643</u>	<u>14,380</u>

15. CREDITORS	2023	2022
	£	£
Suppliers	5,458	4,721
Other creditors	15,628	8,200
Social Security and other taxes	-	13,863
Deferred income (Note 16)	109,585	30,417
Accrued expenditure	7,685	7,396
	<u>138,356</u>	<u>64,597</u>

16. DEFERRED INCOME	2023	2022
	£	£
Room hire	-	2,917
Garfield Weston Foundation	-	15,000
John R Murray Trust	10,000	-
Mercers Company	12,500	12,500
National Lottery Community Fund	45,051	-
Portal Trust	25,600	-
Progress Foundation	7,360	-
The Angus Lawson Memorial Trust	4,167	-
The John Coates Charity Trust	4,907	-
	<u>109,585</u>	<u>30,417</u>

Deferred income are grants or room hire received in the year but that are funding for classes, projects, services or salaries that continue into the following financial year.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

(continued)

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
Fixed assets	9,265	10,726	19,991	24,614
Current assets	414,362	448,556	862,918	715,849
Current liabilities	(13,143)	(125,213)	(138,356)	(64,597)
	<u>410,484</u>	<u>334,069</u>	<u>744,553</u>	<u>675,866</u>

18. REVALUATION RESERVE

	2023 £	2022 £
Balance at 1 st April	3,000,000	3,000,000
Revaluation movement in year	-	-
Balance at 31 March	<u>3,000,000</u>	<u>3,000,000</u>

The property revaluation reserve of £1,750,000 arose as a result of a valuation on 31st March 2012 of the Freehold Property owned by Katherine Low Settlement Limited to bring it into the accounts.

The property was then revalued on 19th June 2018 by local estate agents Bairstow Eves with a market value of £3,000,000.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

(continued)

20. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	Transfers between funds	At 31.3.23
	£	£	£	£
Unrestricted funds				
General fund	335,665	(5,745)	80,564	410,484
Restricted funds				
Love to Learn Project	188,508	124,847	(42,960)	270,395
KLS Lift and Building Fund	52,198	(7,486)	-	44,712
Elders Project	33,744	(24,099)	(9,645)	-
ESOL Project	63,260	(31,015)	(20,239)	12,006
Women's Health Project	2,385	-	(2,385)	-
Battersea Volunteer Project	106	12,185	(5,335)	6,956
	<u>340,201</u>	<u>74,432</u>	<u>(80,564)</u>	<u>334,069</u>
TOTAL FUNDS	<u>675,866</u>	<u>68,687</u>	<u>-</u>	<u>744,553</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	336,022	(341,767)	(5,745)
Restricted funds			
Love to Learn Project	423,325	(298,478)	124,847
KLS Lift and Building Fund	6,000	(13,486)	(7,486)
Elders Project	186,703	(210,802)	(24,099)
ESOL Project	92,222	(123,237)	(31,015)
Battersea Volunteer Project	56,251	(44,066)	12,185
	<u>764,501</u>	<u>(690,069)</u>	<u>74,432</u>
TOTAL FUNDS	<u>1,100,523</u>	<u>(1,031,836)</u>	<u>68,687</u>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

(continued)

Comparatives for movement in funds	At 1.4.21	Net movement	Transfers between	At 31.3.22
	£	in funds	funds	£
		£	£	£
Unrestricted funds				
General fund	361,511	(72,273)	46,427	336,665
Restricted funds				
Love to Learn Project	208,178	21,024	(40,694)	188,508
Department for Transport – Minibus	9,728	(9,728)	-	-
Chief Executive’s Salary Fund	7,425	(53,540)	46,115	-
KLS Lift and Building Fund	74,198	(22,000)	-	52,198
Elders Project	31,564	31,292	(29,112)	33,744
ESOL Project	59,793	21,486	(18,019)	63,260
Women’s Health Project	2,385	-	-	2,385
Corona Virus Angels	533	(1,014)	481	-
Battersea Volunteer Project	213	5,091	(5,198)	106
	<u>394,017</u>	<u>(7,389)</u>	<u>(46,427)</u>	<u>340,201</u>
TOTAL FUNDS	<u>755,528</u>	<u>(79,662)</u>	<u>-</u>	<u>675,866</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	180,908	(253,181)	(72,273)
Restricted funds			
Love to Learn Project	262,049	(241,025)	21,034
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund	10,000	(63,540)	(53,540)
KLS Lift and Building Fund	-	(22,000)	(22,000)
Elders Project	197,795	(166,503)	31,292
ESOL Project	121,442	(99,956)	21,486
Corona Virus Angels	1,750	(2,764)	(1,014)
Battersea Volunteer Project	43,749	(38,658)	5,091
	<u>636,785</u>	<u>(644,174)</u>	<u>(7,389)</u>
TOTAL FUNDS	<u>817,693</u>	<u>(897,355)</u>	<u>(79,662)</u>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

RESTRICTED FUND – LOVE TO LEARN PROJECT

	2023 £	2022 £
Incoming Resources:		
Grants	248,540	128,471
Donations	174,785	133,579
	<u>423,325</u>	<u>262,050</u>
Resources Expended		
Direct expenditure:		
Project costs and sessional teachers	41,020	23,654
Salaries and staff costs	242,525	203,595
Staff training and recruitment costs	3,761	2,384
Travel	2,868	412
Repairs and cleaning	579	-
	<u>(290,753)</u>	<u>(230,045)</u>
Administrative costs:		
Telephone and IT	2,058	7,856
Printing, postage and stationery	145	79
Subscriptions	232	58
Depreciation	5,290	2,988
	<u>(7,725)</u>	<u>(10,981)</u>
SURPLUS/(DEFICIT) FOR THE YEAR	<u><u>124,847</u></u>	<u><u>21,024</u></u>
<u>Movement in funds:</u>		
Fund Balance at 1st April	188,508	208,178
Surplus for the year	124,847	21,024
Rent and management charge contribution to KLS	(42,960)	(40,694)
	<u>270,395</u>	<u>188,508</u>
<u>Fund Balance at 31st March</u>	<u><u>270,395</u></u>	<u><u>188,508</u></u>
<u>Note 1 - Grants</u>		
BBC Children in Need	40,472	26,648
Feathers Association	-	5,000
Garfield Weston Foundation	15,000	15,000
Jack Petchey Foundation	1,800	-
Lottery – Sport England	2,980	-
Mayors Fund for London	3,850	-
Mo Mark	-	7,886

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

**RESTRICTED FUND – LOVE TO LEARN PROJECT
 (continued)**

	2023	2022
	£	£
<u>Note 1 - Grants (cont.)</u>		
Progress Foundation	7,360	-
Sir Walter St John’s Educational Charity	27,111	36,136
The Angus Lawson Memorial Trust	14,813	4,350
The Henry Smith Charity	59,200	-
The John Coates Charitable Trust	833	5,000
The John Murray Charitable Trust	20,000	-
The Tobacco Pipe Makers & Trade	5,000	-
Wandsworth Council	-	3,145
WBC Art Therapy	8,463	-
WBC HAF Summer Funding	22,908	22,826
Wandsworth Youth Ambassadors	-	2,480
Wimbledon Foundation Community Fund	18,750	-
	<hr/>	<hr/>
	248,540	128,471

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

RESTRICTED FUND – ELDERS PROJECT

	2023	2022
	£	£
Incoming Resources:		
Grants	171,428	185,038
Donations	11,517	11,410
Sundry income	3,757	1,347
	<hr/>	<hr/>
	186,702	197,795
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	20,550	18,241
Salaries and staff costs	181,878	140,195
Training and recruitment costs	1,765	388
Travel and vehicle hire	3,190	4,686
	<hr/>	<hr/>
	(207,383)	(163,470)
Administrative costs:		
Telephone and IT	1,812	2,059
Post, stationery and marketing	1,114	819
Subscriptions	36	45
Repairs and maintenance	347	-
Depreciation	110	110
	<hr/>	<hr/>
	(3,419)	(3,033)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	(24,100)	31,292
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	33,744	31,564
Surplus/(Deficit) for the year	(24,100)	31,292
Rent and management charge contribution to KLS	(35,431)	(29,112)
Trf from unrestricted funds to cover deficit	25,787	-
	<hr/>	<hr/>
Fund Balance at 31st March	-	33,744
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 – Grants</u>		
Catalyst Clears	-	3,500
Edward Gostling Foundation	25,000	25,000
Good Things Foundation	2,000	-
London & Quadrant Foundation	-	5,000
Lottery – Sport England	2,934	-
Peter Stebbing Memorial	5,000	5,000
Sobell Foundation	20,000	23,833

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

RESTRICTED FUND – ELDERS PROJECT

continued

Note 1 – Grants (Cont.)

The Mercers' Company	25,000	25,000
Wandsworth Council - Age Well Service	56,844	49,850
Wandsworth Council – Arts for Health and Wellbeing	7,020	-
Wandsworth Council – Contact Club	-	500
Wandsworth Council – Various	1,930	858
Wandsworth Council – Parkinsons Disease Project	-	2,400
Wandsworth Council – Digital Events	700	-
Wandsworth Council – Digital Tech Up	25,000	24,977
Wandsworth Council – Falls Prevention	-	18,120
WG Edwards Charitable Trust	-	1,000
	<hr/>	<hr/>
	171,428	185,038

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

RESTRICTED FUND – ESOL PROJECT

	2023 £	2022 £
Incoming Resources:		
Grants	82,873	121,442
Donations	9,349	-
	<hr/>	<hr/>
	92,222	121,442
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	5,998	2,717
Salaries and staff costs	108,910	89,826
Staff training and recruitment costs	686	1,018
Travel	303	505
	<hr/>	<hr/>
	(115,897)	(94,066)
Administrative costs:		
Telephone and IT	1,411	1,124
Post, stationery and marketing	511	778
Depreciation	5,418	3,988
	<hr/>	<hr/>
	(7,340)	(5,890)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	(31,015)	21,486
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	63,260	59,793
Surplus/(Deficit) for the year	(31,015)	21,486
Rent and management charge contribution to KLS	(20,239)	(18,019)
	<hr/>	<hr/>
Fund Balance at 31st March	12,006	63,260
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 - Grants</u>		
Big Lottery Fund	63,072	108,123
Cycling Club UK (Bike Bike Revival)	1,280	-
Lottery – Sport England	2,863	-
Wandsworth Council	11,908	13,319
Wimbledon Foundation Community Fund	3,750	-
	<hr/>	<hr/>
	82,873	121,442

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

RESTRICTED FUND – KLS LIFT AND BUILDING FUND

	2023 £	2022 £
Incoming Resources:		
Donation	6,000	-
	-----	-----
	-	-
Resources Expended:		
Direct expenditure:		
Repairs and maintenance	13,486	22,000
Professional fees	-	-
	-----	-----
	-	-
 SURPLUS/(DEFICIT) FOR THE YEAR	 (7,486)	 (22,000)
	=====	=====
 <u>Movement in funds:</u>		
Fund Balance at 1st April	52,198	74,198
Surplus/(Deficit) for the year	(7,486)	(22,000)
	-----	-----
Fund Balance at 31st March	44,712	52,198
	=====	=====
 <u>Note 1 – Grants and donations</u>		
Anonymous donation	6,000	-
	-----	-----
	6,000	-

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2023

RESTRICTED FUND – Battersea Volunteer Project

	2023 £	2022 £
Incoming Resources:		
Grants	31,250	18,750
SW11 Alliance contribution	25,000	25,000
	<hr/>	<hr/>
	56,250	43,750
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	127	247
Salaries and staff costs	43,312	37,680
Post and stationery	262	220
Telephone	258	406
Depreciation	106	106
	<hr/>	<hr/>
	(44,065)	(38,659)
 SURPLUS/(DEFICIT) FOR THE YEAR	 <hr/> 12,185	 <hr/> 5,091
 <u>Movement in funds:</u>		
Fund Balance at 1st April	106	213
Surplus/(Deficit) for the year	12,185	5,091
Rent and management charge contribution to KLS	(5,335)	(5,198)
	<hr/>	<hr/>
Fund Balance at 31st March	6,956	106
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants</u>		
Providence House (on behalf of Big Local SW11)	31,250	18,750
	<hr/>	<hr/>
	31,250	18,750

(This page does not form part of the statutory financial statements.)

THE KATHERINE LOW SETTLEMENT LIMITED

England & Wales - Charity number 1081248

Accounts

Katherine Low Settlement Limited
Registered Charity Number 1081248
Registered Company Number 03814833



ANNUAL REPORT AND ACCOUNTS
OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2022

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

CONTENTS

REFERENCE AND ADMINISTRATIVE DETAILS..... 3

REPORT OF THE TRUSTEES 4

REPORT OF THE INDEPENDENT AUDITORS 29

STATEMENT OF FINANCIAL ACTIVITIES..... 33

BALANCE SHEET..... 34

CASH FLOW STATEMENT AND NOTES 36

NOTES TO THE FINANCIAL STATEMENTS 38

RESTRICTED FUND – LOVE TO LEARN PROJECT 49

RESTRICTED FUND – ELDERS PROJECT 51

RESTRICTED FUND – ESOL PROJECT 53

RESTRICTED FUND – KLS LIFT AND BUILDING FUND..... 54

RESTRICTED FUND – WOMEN’S MENTAL HEALTH 55

RESTRICTED FUND – CORONA VIRUS ANGELS (partner project) 56

RESTRICTED FUND – Battersea Volunteer Project 57

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1081248
Registered Company Number 03814833

Registered Office Katherine Low Settlement
108 Battersea High Street, London SW11 3HP
Tel: 020 7223 2845
Email: aaron@klsettlement.org.uk
Web: www.klsettlement.org.uk
Twitter: [@klsettlement](https://twitter.com/klsettlement)
FB: www.facebook.com/katherinelow.settlement
Insta: www.instagram.com/katherinelowsettlement

President Margaret Robson (elected 6th October 2021)
Reverend John Wates, J.P., M.A., O.B.E.
(retired 6th October 2021)

Vice Presidents Jennifer Anderson

Trustees Ben Thomas Chair
Abigail Cable Vice Chair
Martin Alcock Hon Treasurer
Rev. Canon Simon Butler
Lucy Elphinstone
Nicholas Stopford (retired 6th October 2021)
Sarah Swash
Geoff Thomas

Chief Executive Aaron Barbour

Bankers CAF Bank Ltd (Charities Aid Foundation)

Auditors BDA Associates Ltd
Statutory Auditor
Chartered Accountants
Global House, 1 Ashley Avenue, Epsom KT18 5AD

Solicitors Rodgers and Burton
179 Upper Richmond Road West, London SW14 1DU

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual directors' report with the financial statements for the charity for the year ended 31st March 2022. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102) (effective 1 January 2015).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Katherine Low Settlement is an independent charity and is registered as a company limited by guarantee. The charity was founded in 1924 and has been serving the communities of Battersea and Wandsworth to tackle poverty and build stronger communities ever since. The limited company was incorporated on 27 July 1999 under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association.

Trustees

Katherine Low Settlement is governed by a Board of Trustees, not exceeding ten in number, who are elected by the membership at the Annual General Meeting (AGM). Each year a third of Trustees stand down at the AGM and are eligible for re-election. The Trustees have no beneficial interests in or contracts with the organisation during the year.

Trustees' recruitment and induction

Board members are selected on the basis of the experience, skills and expertise they bring to further the main objectives of the Settlement and to reflect the diversity of the community with respect to age, ethnicity and disability and a representation of a variety of backgrounds, particularly those from the local community of Battersea.

The induction process for new Trustees includes the provision of information as specified by the Charities Commission on their roles and responsibilities, policy and procedures, meetings with key staff and the Chair of Trustees and visits to the Settlement both by arrangement and informally.

Management and Staffing

The Trustees delegate the day-to-day work and operations of the Settlement to a small core establishment of hardworking and dedicated staff, who operate within defined terms of reference and authority. The Senior Management Team includes Aaron Barbour, Chief Executive; Tracy Frostick, Administrative and Premises Manager; Sarah Goodall, Head of Elders Team; Fran Jukes, Head of ESOL Team; Paula Robertson, Head of Love to Learn Education Team. In addition to an excellent team of 35 staff, the work is supported by more than 200+ amazing volunteers. Their dedication brings a unique strength to the Settlement, extending the capacity and reach of the organisation.

Risk Management

The Trustees conduct an annual review of the major risks to which the charity is exposed covering strategic, operational, financial, governance, compliance and external risks. The review identifies potentially significant risks and their likelihood and possible impact in each of these areas, together with existing control measures. Also, any additional actions and policies required to mitigate retained risks and the people responsible for ensuring they are monitored and addressed.

The Trustees have given consideration to the major risks to which the charity is exposed - which focus in particular on funding and staffing - and have satisfied themselves that systems and procedures are in place to mitigate these and other risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees confirm that when reviewing the charity's activities and devising future programmes, they have referred to the Charity Commission's general guidance on public benefit and complied with their duties of the Charities Act 2011. In particular, the Trustees have considered how planned activities will contribute to meeting the strategic aims of the charity.

Vision, Mission and Values

Katherine Low Settlement is driven by its vision and mission and led by its values.

Vision

Our vision is for an inclusive society where the people of Battersea and the wider Wandsworth community achieve their potential together.

Mission

We foster and empower communities in our neighbourhood to reduce poverty and isolation.

Values

- **Respect:** for the unique worth of individuals and communities, and their right to make informed and empowered choices
- **Collaboration:** with others, promoting equal opportunity, challenging discrimination and valuing diversity
- **Sustainability:** Focussed on lasting impact and ensuring the continuity of the settlement
- **Kindness:** Acting with care, generosity, trust and friendliness towards all

Aims

- **Foster community:** Create a sense of belonging, unity and trust for all local people to engage and collaborate with each other
- **Promote empowerment:** Enable people's voices to be heard
- **Fight poverty:** Identify, nurture and energise the potential in individuals and organisations by increasing their educational, economic and social opportunities.

- **Reduce isolation:** Widen local people's circle of friends and networks of support, involvement in the community and access to health & social services

Activities

- **Direct** running of our own community projects to support children, young people and their families, older people and refugee communities
- **Indirect** partnering with and offering premises and rooms to other groups working with e.g. people with mental health issues
- **Campaigning** against intolerance and injustice where it undermines our aims

KLS new 5-year strategy

This has been the fifth (and final) year of implementing our 5-year strategy, carried out in exceptional times. This annual report looks back on what we've achieved over the last year, particularly in the light of the Covid-19 pandemic.

Our strategy enables KLS to rise to the challenge of meeting increasing demands, needs and difficulties in Battersea and the wider Wandsworth community, and to be an even stronger organisation throughout the century ahead.

The strengths of the Settlement lie in our relationships, facilities, reputation and fundraising capability to empower communities in Wandsworth in their fight against poverty and isolation. We have never been in a stronger position to do so. Today we provide a broad range of directly and indirectly delivered activities and an increasing campaigning role.

But we can do more. During our 5-year strategy, we will boost our membership, increase communications, strengthen partnerships and campaign on key issues. In support of this we will look to secure funding for additional operating staff and enhance our systems for closely monitoring our effectiveness and impact.

The following report gives more details about what we have achieved over the last year.

Priorities for Change:

In our five year strategy (2017-2022) we are committed to:

Upgrade our Facilities

1. Improving access to, quality of and capacity within our **facilities**.

Increase Reach

2. Sourcing funds for staff and volunteers to **support more members**.
3. Promoting **awareness** and understanding of KLS.
4. Enhancing **transportation** for, and **outreach** to, members.

Assure Quality

5. **Monitoring**, and improving our **effectiveness**.
6. Increasing and further **personalising** our support for members with complex needs.

Enhance Activities.

7. Broadening the range of **activities we provide directly**.
8. Coordinating, promoting and signposting to **other charities**.
9. **Campaigning** for external policy change.

Covid-19 pandemic's impact on Katherine Low Settlement

As the Covid restrictions have eased over this year we have been able to resume our face-to-face community services, whilst keeping some of the online and telephone support going to reach the most vulnerable in our community.

Our key objectives this year have been to reconnect and recover after Covid. We have been encouraging our members to come back to the centre to see old friends and make new ones, and to reconnect with our face-to-face community services. Our members have told us that the lockdowns have taken their toll but life is now improving post Covid, though some are still fearful of the situation.

Thank you to all our supporters who have helped us through this last year. We continue to be humbled and blessed by the support and love you give to us. It is only by working together that we can continue to support more local residents and communities in Battersea. Thank you.

Find out more

We have been documenting the last year through the news blog on our website (150 posts from March'21 to April'22), our regular e-news, social media channels and our Annual Review. Do read these for a more in-depth view. And visit our website www.klsettlement.org.uk

ACHIEVEMENTS AND PERFORMANCE

The following report highlights our achievements and performance during 2021/22, in line with our new strategy and priorities for change:

1. Upgrade our Facilities

As we reported last year any capital funding available was rediverted to support Covid-related community services. The trustees put our capital development work on hold, so we could focus our own efforts on supporting local people through the crisis. We have continued to make minor upgrades to our facilities. In developing our new 5-year strategy (published in October 2022) the trustees are considering how we best use 108 Battersea High Street and our need for more space, in light of the worsening economic situation. We will share this detail in October.

As the Covid restrictions eased in April 2021 we have welcomed back the community groups, charities and social businesses who use our community rooms and offices. Pre-Covid, 43 other charities and social enterprises regularly used our centre. This reduced significantly to just 17 groups in April 2021, as some closed, others are delivering their services in other ways, for some it was not financially viable to return. It has been a real shame to have lost so many of

our friends in this way, but new groups are joining us. We're now up to 28 groups regularly using our space, and are working hard to increase this. There has been an obvious impact on our finances due to the loss of this rental income.

Hire a Room at KLS

Hire our space whatever the occasion be that birthdays, conferences, meetings, training or parties.

We can accommodate small and large groups up to 70 people, in one of our 5 rooms to hire. We're open 7 days a week and are easy to reach with good transport links. We have WIFI & IT facilities, equipment galore and disabled access – for one-off bookings, weekly classes, long-term bookings – all are welcome.

We are the perfect venue to hire for all type of events and meetings, so please get in touch. We're here to help.

To **hire a room** please contact:

Tony Hersey

020 7223 2845

Room Bookings

tony@klsettlement.org.uk

Katherine Low Settlement

www.klsettlement.org.uk

2. Increase Reach

As you will read further into this report, we transformed our services in response to the Covid lockdowns, to reach our existing members. We were able to support many new ones too. As the restrictions eased we were able to recommence our face to face community services. This started in small bubbles, socially distanced, with PPE and masks. As the Covid rules relaxed we have been able to increase group sizes, frequency of sessions, and for sessions to run in tandem in the building (rather than separating people and groups). We have been ever mindful of our most vulnerable members and continue to support them as best we can. By Spring 2022 KLS was back in full flow. We have loved seeing everyone again and welcoming new members into our fold.

Our supporters have continued to be very generous this year. We have had another successful year generating enough funds to keep the charity going. We continue to focus our fundraising efforts on securing a few large, multi-year grants from major charitable trusts and foundations; supplemented by generous donations from our growing supporter base. Thank you for all your support. It is very much appreciated. It should be noted that the fundraising environment is becoming increasingly competitive. The Trustees have invested in a fundraiser to support our efforts to raise the funding we need to support local people.

Please make a regular donation to support our work

A regular monthly donation to Katherine Low Settlement makes a big difference to the lives of local people we work with. Your donation will enable us to keep running our older people's lunch club, young people's homework club, mentoring programme and ESOL teaching – and more. No matter how large or small your donation, we appreciate what you can give.

To make a regular donation please visit: www.klsettlement.org.uk/donate

Thank you!

3. Assure Quality

We continue to improve our ability (using our Lamplight database) to monitor, evaluate and report on our activities; as well as use this information to make informed decisions to improve our work in the community. It is used at Trustee and Senior Management Team meetings, as well as with our members and supporters.

We have continued to support our staff and volunteers. This included clinical supervision for teams; increased internal communication including an e-news and WhatsApp groups; and more regular team and all-organisation meetings, which are great opportunities to see each other; receive training on issues like data protection, safeguarding, suicide awareness, equalities and racism; share/learn/support each other; as well as taking the time to reconnect and spend time with each other, after meeting on Zoom for more than a year!

Safeguarding continues to be at the forefront of our work. We updated our safeguarding policy and digital safeguarding policy; we have made risk assessments; are following government guidance where possible; we have re-trained staff and volunteers (as well as many of our families and members) in safeguarding practices; we are drawing upon our expertise and experience, as well as learning from sister/partner organisations; and are using a healthy dose of common sense to help guide us through these difficult times. There were no significant safeguarding issues this year.

4. Enhance Activities

We continued delivering our own community services, as well as our community building and campaigning work.

i. Business development support

Each year we support between 5-10 individuals and community groups to develop new ideas, start-up a community organisation or charity, and grow and expand their current operations. We provide a mix of business development support, advice and introductions to various networks and funders to help with ideation, strategy, business planning, budgeting, finance, fundraising, governance, recruitment and HR, IT and more.

This year we have:

- Supported **KLS tenant organisations** to get through the pandemic, including Sen Talk, Free2Be Alliance, Jags Foundation, CBC services, Choice Support and English for Action.
- Wound down and closed **Battersea Coronavirus Angels**. It had successfully served its purpose to support some of our most vulnerable residents through the pandemic.
- Supported **Link Up London** to grow their offer across the whole of London in response to the pandemic and so encourage more skilled volunteering for local communities.
- Supported **Wandsworth Welcomes Refugees** to become an independent charity.
- Supported **Roots to Change** to set up as a Community Interest Company. It's aim is to better support women and girls affected by domestic violence in Wandsworth.
- Been an active member of **Wandsworth Voluntary Sector Coordination Project (CVS)** and **Wandsworth Partnership Group**, including their new research into Wandsworth's charity sector.

ii. Partnerships

This year we chaired and were an active partner in the following:

- Worked with our local **NHS** to increase the take-up of the Covid vaccine in Battersea. We've hosted talks by GPs and other health professionals, we became a pop-up vaccination centre for 8 weeks, we were a Covid testing kit dissemination centre, and developed an information film in Somali by our ESOL students to promote the efficacy of the vaccine.
- Chaired the **Wandsworth Digital** partnership of 70+ organisations to address digital exclusion across the borough.
- Developed a partnership of **local refugee support organisations** and **Wandsworth Council** to support Afghan refugees resettle and more recently those fleeing Ukraine.
- A key player in the **Battersea Alliance**: helping our partnership to deliver its strategy, raise funding, deliver community infrastructure services, run community networking events and more.
- Continued to grow '**Battersea Volunteers**' which encourages volunteering across Battersea, as part of our continued partnership with the **Battersea Alliance**.
- Helped establish the **Battersea Jubilee Festival**, which will run throughout 2022.
- Chaired the **Wandsworth Covid Food Providers Group** of 40+ groups feeding and supporting local residents through the crisis. This has now been wound down, as it has done its job, and been incorporated into the Wandsworth Food Partnership.
- Co-developed a '**Worrying about Money?**' leaflet and launch event to help people get the financial support and advice they need. About 15,000 leaflets have been distributed locally.
- Worked with **Wandsworth Council and key local charities** to coordinate a strategic and practical response across the borough in response to Covid.
- Led the **Battersea Older People Provider Forum** to enable a strategic approach of working together for the benefit of local elders. And been an active member of the **Wandsworth Older People's Forum and Network**.
- Involved in **Locality's** London large Settlement's Group.
- Commissioner for the **Wandsworth Equality & Fairness Commission**.

iii. Collaborations with local schools and businesses

Annabel Bennett, our new Community Partnerships Manager, has worked tirelessly to develop and strengthen our partnerships with local schools and businesses.

These include:

- **Schools**: we've continued to develop our partnerships with **Francis Holland School** and **Thomas's Battersea School**. This year we were selected to be **Garden House School's** 'Charity of the Year' this year, which has been amazing. They've run a busy schedule of events, including a concert, an art project and gala in aid of KLS.
- **Carers Fairs**: As part of our new Love to Learn employability project we ran two carers fairs attended by over 15 local businesses. We will be running more this year.
- **Edminston** (owners of Battersea Heliport): have been very supportive this year with a donation towards our work, giving employment advice at our Carers Fairs, and have helped organise and pay for a trip for 15 young people to UK Sailing on the Isle of Wight in May'22.

- **Guts and Glory Fitness:** Have literally run a exercise challenge and raised lots of money for our community work. They have a 3 Peaks Challenge planned later in the year.
- **Clapham Junction BID:** We've supported their research to improve the immediate area around the station. A placemaking report was published in February 2022, and a further funding bid for more significant funding made to the GLA.
- **Lavender Hill Clothing:** Continue to be very supportive.
- **Conferences and events:** We've spoken at various including **Wandsworth Council's Access to Finance conference**, **Battersea Society's AGM**, and **Battersea Art Centre's Scratch Hub's** inaugural virtual coffee morning.

iv. Lobbying & Campaigning

We worked on a number of campaigns this year to bring about social change. In KLS there is a real understanding that we have to address the causes, as well as the symptoms, of why people come through our doors. At times this is to do with failure of national and local government policy and/or administration to support local people properly.

This year we've worked with other partner organisations to:

- Protest against the disastrous **Nationality and Borders Bill** that makes it virtually impossible for people to seek asylum in the UK.
- Lobbied and supported Wandsworth Council to help **resettle people fleeing from Afghanistan and more recently Ukraine**.
- Lobbied Wandsworth Council to better spend their **Household Support Fund** and **Winter Hardship Fund**.
- Held a '**Your Vote Counts**' youth hustings, with **Battersea Alliance** and **Battersea Society**, to enable young people to meet and lobby candidates standing in the local elections (May'22), as well as get them involved in the political process.
- Lobbied all political parties standing in the local elections in May 2022 to pay the **London Living Wage** for all its employees and sub-contractors, and become a **Borough of Sanctuary** for refugees, should they be elected. The new administration has honoured these commitments.

To find out more visit our website www.klsettlement.org.uk

5. KLS direct services in 2021/22

Katherine Low Settlement is a much loved, busy charity that has been serving Battersea and the wider Wandsworth community since 1924. We are dedicated to building stronger communities and enable people to challenge and find ways out of poverty and isolation.

a) Katherine Low Settlement's work with Elders

We are driven by the difference we make to the lives of our elders. Our service always strives to:

- i. Encourage active and independent living.
- ii. Reduce isolation and loneliness.
- iii. Improve wellbeing and prevent ill-health.
- iv. Enable older residents to become dynamic and contributing members of the Wandsworth community.

Our members

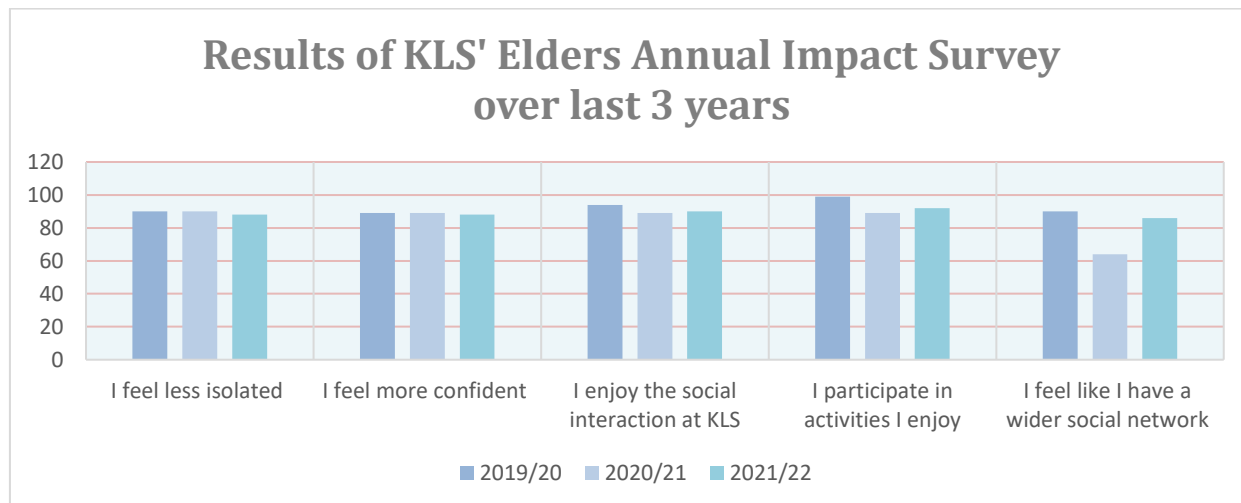
This year we supported 203 older people. We lost about 15% of our members last year to Covid and other health related issues, and have been welcoming new people into the KLS family. Our members are:

- 72% female, 28% male.
- Ages range from 58 to 97.
- Our members consist of 18 different nationalities: 55% White British, 35% Black British, 5% Asian, 5% other.
- 60% have health conditions that limit their daily activities including terminal cancer, dementia (just over 25%), bladder conditions, stroke, diabetes, sight issues and various heart issues.
- 40% report mental health conditions including depression, anxiety, eating disorders, personality disorders, complex post-traumatic stress disorder and psychosis.
- 10% provide unpaid care for someone, including adult children, grandchildren, a close friend or partner.

Feedback from our members is vital

Our members are always talking to us, giving us constant feedback - letting us know what they want, what they like and what they don't enjoy. As well as informal feedback sessions held throughout the year and participatory evaluations, once a year we conduct a formal Annual Impact Survey. See Table 1 below.

Our key objectives this year have been to reconnect and recover after Covid. We have been encouraging our older members to come back to the centre to see each other again. Our activities have been focused on improving fitness, flexibility, balance and confidence - to reduce the risk of falls and encourage independent living. Our members have told us that the lockdowns have taken their toll but life is now improving post Covid, though some are still fearful of the situation.



Note: We have reduced the number of questions being asked in our Annual Survey, as we were not getting consistent answers – some of our members were leaving the questionnaires blank and others complaining about doing them. To adjust for this we have shortened the survey and are seeking more evidence about the difference we make from more staff and volunteer observations. We’ve conducted a Participative Needs Assessment and a follow up. And will be collecting more qualitative evidence with our members in the form of case studies and quotes. We will review this new approach over the coming year.

KLS Elders service

We run up to 25 sessions each week that local elders can get involved with, across three main areas of support:

- A. Our core programme
- B. Age Well Battersea
- C. Tech Up Battersea

A. Core Programme

At its core our Elders service continues to offer a Lunch Club, exercise and social activities, as well as outreach support and advocacy for our most frail and housebound.

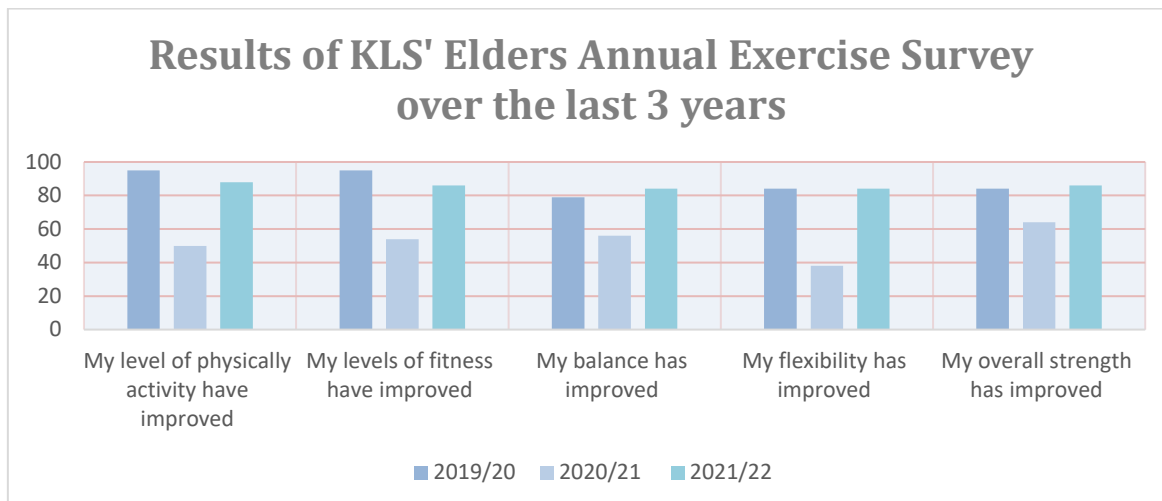
In April 2021 we ran a pilot wellbeing project, to encourage elders who had lost confidence during lockdown to attend community led activities. The sessions were a weekly 2-hour session over 5 weeks that were then repeated with a new cohort. These included short talks on improving their health and wellbeing, healthy refreshments and an exercise session. They proved to be a great success and encouraged many people to get out of their homes and back into the centre.

Exercise

"I like doing dancing. I like coming here." Lawrence, one of our members

Exercise classes continued including Chair Exercise, Chair Dance, Dance for Life and a new Beginners Gentle T'ai Chi class. Members attending the classes reported improvements in their fitness levels, balance and flexibility across all classes compared to the previous year during Covid. See Table 2 below.

We ran a Parkinson’s Dance pilot for members who had Parkinson’s or other neurological conditions. It was an opportunity to meet and exercise in a mutually supportive group. When the pilot ended these members were then encouraged to attend other classes.



Lunch Club

"I like that it's made for me and I don't have to wash up. It's so relaxing and social." Gordon, one of our Lunch Club member

"The menu is always interesting and varied." Chris, one of our Lunch Club member

We reinstated our Lunch Club and these ran on Wednesdays and Thursdays. Our new Cook Valentina Di Giovanni joined us in January 2022. A new menu has been created by her with our members, which includes regular favourites plus new tasty editions.

Social Activities

"I have made new friends and it gets me out!" Jane, one of our members

Opportunities to socialise, build friendships and widen their network of support continue to be central to our Elders work. We have had several themed parties, including Christmas activities, film clubs, outings to see local shows (some of our members acted in a show at Battersea Arts Centre), wellbeing events, talks and socials.

Outreach Support and Advocacy

We provide one-off and short-term support and advocacy to frailer elders to deal with issues such as housing, health and finances. Some examples include:

- Helping an elder who had serious health issues, including not being able to speak, by advocating for his needs at medical appointments with specialists, with housing officers and with his family.
- Helping an elder move their bedroom down to their living room, as it was no longer safe for them to use the stairs.
- Supporting an elder who was in debt and at serious risk of losing their housing to get debt and legal advice.

We 'refer on' about 15% of our elders to specialist partners, including food bank, benefits advice, social services for care plans, mental health support and housing support.

Our 'Fone Friends' telephone befriending service, that we set up during the first lockdown, continues. We have a core of 10 volunteers who continue to offer telephone friendship to our most vulnerable elders.

We co-ordinate the Battersea Elders Forum. This is an opportunity for various older people agencies and stakeholders to meet, share ideas and plan activities for engaging more older people in Battersea. We're also active members of Wandsworth Older People's Forum and Wandsworth Council's VCS Older People Preventive Services network.

B. Age Well Battersea

"The initial conversation [with a KLS worker] who can discuss and 'persuade' clients to take part has been invaluable - sometimes people are scared of change and it just takes an enthusiastic person to make the call." Ruth Grainger, Senior Social Prescribing Link Worker Social Prescribing

In 2020 we were commissioned by Wandsworth Council to set up and run a new Age Well service for older people in Battersea. As of March 2022, we had 101 Age Well members. Sessions have included: drawing classes/socials, photo walking groups, storytelling classes, a pilot Men's Social group, wellbeing sessions with Talk Wandsworth, partnership work with the National Trust (575 Wandsworth Road), reminiscence and educational activities including art therapy, mixed medley events and an intergenerational art project with KLS' Love to Learn team and their Young Ambassadors.

The Age Well service was externally evaluated in early 2022 and received very positive feedback. For example, one of our Age Well members told us, *"... and the people are coming together, and it lifts their mood and makes them feel better to do things together, and friends, and to help each other... because we support each other in these hard times when we are so isolated. So it's an amazing thing that these zoom sessions improve a lot our lives, improve the mood of the people."*

Members Story – Mrs L. living in the minute

Mrs. L, aged 77, lives with son. She found lockdown hard. She was scared to go out in case she caught Covid. Unsurprisingly her mobility had worsened. When she did once try to go out, she panicked as someone walked towards her and fell. She lacked confidence and felt she had to wait for her next hospital appointments before trying anything. Mrs L. needed lots of prompts and encouragement to attend.

After speaking with Kerry (our Age Well worker) and lots of one-to-one support (including telephone befriending) she agreed about the importance of living in the moment and not putting her life on hold. Kerry helped her to set small targets, such as going into the garden, taking a few steps. Now her confidence has increased, she is gardening again and even took part in KLS' Spring Steps challenge.

Along with her son, Mrs L. was taught how to use Zoom. And it has been transformative. Mrs L. attends all the zoom sessions regularly. She's Zooming family members abroad. She told us, *"The calls and Zoom are my lifeline. This has changed my life! Thank you for telling me to live in the minute while I'm in it! And stop waiting for hospital appointments. I'm no longer waiting and stressed. I'm living! I've been sunbathing, gardening and I am no longer depressed! My son says he has a new mum!"*

LGBTQ+ Club

"It is good to see the group growing day by day." Martin, one of our LGBTQ+ Club members
At the request of our members we set up as new LGBTQ+ club, which aims to create a safe and open space for the older LGBTQ+ community in Battersea. This helps local people to develop new friendships and connections between different age groups, as well as to share experiences and understand the strengths and challenges of the LGBTQ+ community.

The group started with just a handful of members in November 2021, and has continued to grow. Activities included our first Pride Talk with Peter Tatchel, visits to cultural spaces, meetings at LGBTQ+ bars, social activities, and historical trips.

Photo-Walks

Photo-Walks created an opportunity to move and exercise while appreciating the world around us through digital and analogue photography. Members are welcome to bring their phones or cameras to capture their favourite subjects. The walks started at the beginning of November 2021 and have included trips to Battersea Park, Battersea Power Station, Kings Road, and along the River Thames.

Friendship Circles

Members are now being encouraged to develop friendship circles on a Friday. There are small, informal groups where they build their confidence by meeting, taking walks and doing fun activities together. For example, two members have done some local walks, each time going that bit further to build up their physical strength. They've also gone to a jazz club together.

C. Tech Up Battersea

Tech Up Battersea is a new service that supports local elders live more digital and independent lives. The project helps older people to:

- **Access digital:** buying/borrowing/accessing the most appropriate digital devices, products and IT services.
- **Connect digital:** connecting to the internet and digital services, that is affordable and appropriate.
- **Acquire digital:** learning digital skills and developing the confidence to lead a digital life.

Over the last year Tech Together has supported 101 elders, through a mix of training, group and 1-2-1 support, home visits, drop-in sessions, tablet lending library, advice and signposting to other digital support organisations. 23% men and 67% women, with an average age 68 (age range 62-90).

We've run weekly Tech Together sessions. These focused on basic online skills using mainly mobile devices. Many members own a device but are unsure how they function. They feel overwhelmed by the number of features they have. Sessions included smart phone basics, understanding mobile data, how to set up an email account, making video (Zoom/Face Time) calls, joining a WhatsApp group, online banking, getting the best out of an online GP consultation, shopping online, scams awareness and using Apps, such as the Citymapper App, a useful tool for using London transport and general navigation. A member told us, *"The App shows me how long it takes to get home, and when the bus is due. It's brilliant."*

Members were supported to register and use digital e-learning platform 'Learn My Way' at home. It's been a useful tool for our members to learn how to use their digital devices and Apps in their own time. This supplements the learning and support they get when they come into the centre.

We registered as a UK Online Centre, and have access to a national network of charities and organisations doing similar digital inclusion work. We also joined the Connect Up Community which is focused on sharing knowledge and resources for older people. And, we registered with Vodafone for free sim cards with unlimited calls and texts and 20GB of data to pass to our members. This has been invaluable for our members, particularly as the cost of living increases.

Members Story – Two little Blue Ticks can bring you happiness

Lisa, a Tech Together learner, recently told us:

"It was interesting to learn of the 'Two Little Blue Ticks' from Chris (our digital support worker) in the Tech-Together session. This means I now know who has read my WhatsApp messages. I learnt that when you see the two blue ticks next to a message it has been received and read by the recipient. This was a revelation to me, so now I went in search of these two blue ticks on my WhatsApp messages. I have been sending messages to a friend who lives in Africa since lockdown in Jan 2020 and never understood as to why I never received a response. I was overjoyed to note the two little blue ticks next to my messages.

Why did she not reply to my messages? Perhaps she has been eaten by a lion while on safari?! I attempted a video call on WhatsApp. To my surprise she replied and we were able to reconnect after two long years. I learnt that she only just had WIFI in January 2022 and thus the reason why my messages were never acknowledged. Now I watch for the two blue ticks and remember it's good to learn new things at Tech-Together!"

Plans for the Year Ahead

Our Elders Team is developing a new strategy and plan, as part of KLS new 5-year strategy (to be published in October 2022). As the population continues to age, the cost of living crisis deepens and the squeeze on statutory services tightens, it is incumbent upon us to support more local older people.

b) Katherine Low Settlement's work with refugee and newly-arrived communities

KLS work with refugee and newly-arrived communities in a variety of ways including our Love to Learn education team and our Adult Education (including ESOL) programme.

i. Love to Learn education team

Our Love to Learn education programme makes a real difference to the lives of children and their families from refugee backgrounds, in Battersea and the wider Wandsworth community. We broaden educational experiences, improve educational outcomes and confidence, and support their aspirations.

Young people from refugee backgrounds are struggling academically, have behavioural issues in school, and find it difficult to deal with their mental health and wellbeing. For various reasons there is a lack of support at home and in school. Our team provides a range of educational services and wellbeing support including advocacy and advice, homework support through learning mentors and homework clubs, parent workshops and supported referrals. We liaise with schools, social services, other community organisations and service providers to ensure that families access appropriate and targeted support for their needs.

This year we supported 340 young people, from 14 different countries of origin such as Somalia, Afghanistan and Eritrea, aged 5-21.

"Thank you so much for helping M. to engage with literacy, as well as keeping on top of her health and supporting mum! You guys are angels."
Feedback from a local secondary school teacher

Our team offers the following education and wellbeing support:

Homework & Activities Clubs

These run weekly, during term-time and the holidays, supporting 150 refugee young people. The clubs aim to improve their confidence, develop their social skills, independence and resilience, support their mental health and wellbeing, raise their aspirations and engage positively with learning. They include:

a. Junior Homework Club (aged 5-11) and Senior Homework Club (aged 11-14)

These are now running face to face again, after a year of being online. The 48 children are split into two groups and come in on alternate weeks to enable us to provide more intensive support with homework, social skills and confidence. Each young person receives 1-2-1 support with their homework from volunteers and staff; and then the opportunity to take part in various fun activities such as drama, music, art, sport, dance and more. Learning new skills, increasing their confidence, improving their wellbeing and developing their social skills.

"I've learnt lots of stuff about History with Andy (a volunteer) and I get my work done on time."
A young refugee person attending our Senior Club, aged 11

b. GCSE Study Groups (aged 14-16)

These study groups run both online and in person, twice a week, during the term. Intensive support for 47 young people by staff and teacher volunteers with English, maths and science, study skills and exam practice, in the two years leading up to their GCSEs.

"She [study group volunteer] didn't tell me what to do, but made me think. She helped me make my writing simpler, more to the point."

L. went from a level 3 to a level 7 in English in the space of 5 months with help from the study group. This will enable her to go on and do A-Levels.

c. Youth Club (aged 16-21)

The Youth Club runs on Monday evenings supporting 49 young people with homework, learning English, getting advice and support, preparing for employment, developing their wellbeing, making new friends and developing a wider social and support network.

"I was very impressed when I came to the Youth Club because me and my other friends from school can come here and improve our English. Also, we got to make new friends, some people I just met here and now we are friends. I feel happy when I don't understand something and then I can ask someone at the club to help me. For example, they help me with my homework and give me tips to help me. We also go outside and play sports together which makes me feel happy. I also enjoyed volunteering at the river as it makes me feel better to help society."

A young person who attends our Youth Club

Member Story: 3 siblings thriving in our Youth Club

In December 2020, three siblings arrived in the UK from Syria. They were referred to us through the local authority as there weren't many other services available for young people in their situation. They joined our online Youth Club throughout lockdown. Here, they received one-to-one support with their English from our volunteers and staff. Once we resumed our face-to-face sessions in April 2021, they joined us in-person.

Over the last few months, we have developed a strong relationship with the three siblings, the youngest of which has learning difficulties. The eldest (19) is now volunteering with us on a weekly basis and her English and confidence is improving rapidly. She has taught other young people to make wonderful Syrian food.

The middle sibling (17) successfully applied to join our new Youth Ambassador Scheme, designed to empower young people and encourage them to contribute to the centre as a whole. He actively contributes to the scheme and is demonstrating strong leadership skills.

The youngest child has been supported one-to-one at our Youth Club. This has helped to improve his English and maths. In addition, we have used our knowledge of him to support the Special Educational Needs Coordinator at his school to develop his Education and Healthcare plan.

They have all attend our new Employability and Wellbeing programme, attending CV writing workshops, two Carer Fairs and wellbeing sessions focussed on finances, vaccines and healthy relationships. We are looking forward to working with them over the year ahead!

d. Holiday Clubs (aged 5-21)

During the summer holidays we run an intensive programme of 40 activities over 4 weeks, in local parks and Trinity playing fields, as well as at KLS. Offering sports, arts and crafts, music, drama and wellbeing workshops, for 206 refugee young people.

"I really loved everything we done this summer especially the sports. Thank you very much."

"I don't know how to say thanks to you. It was very nice time for me and for everyone."

Feedback from young people who attended our summer programme

e. Learning Mentors

A team of 44 trained volunteer Learning Mentors are paired with a refugee young person to help their education, homework and study skills after school, for an hour a week, online or in a local community space. This enables the young people to positively engage with their learning, improves their confidence, develops their ability to have trusting relationships, builds better knowledge and understanding of the education pathways available to them and raises their aspirations.

Member Story: Isa supported by her learning mentor into university

Isa and Clare* started working together in April. Isa is a refugee young person from Pakistan and was studying at Merton College. Pre-Covid they met in the library each week to practice English. During the pandemic they continued to meet online every week. Isa has found the pandemic difficult. She's isolated and has struggled to keep up with her online learning. Clare, her volunteer learning mentor, continued to support her with this and helped her to access all her learning materials.

Isa used to say that she wanted to go to university but then suddenly changed her mind, saying she no longer wanted to go. Clare let us know that she was worried about this decision and she didn't know why she had changed her mind. Isa then told us and Clare that she didn't think she was clever or good enough to go to university. Clare was able to work with her to explore this further and helped her realise that she was good enough to go to university if she still wanted to. It would be hard work but she reminded Isa that she had been working hard and well for a long time now. Clare helped Isa to believe in herself again and rebuild her confidence. Isa successfully applied to university and is doing well. She is now studying Business and Accounting at the University of East London.

**Note: Names have been changed to ensure anonymity.*

B. Support Services

"The work you are doing will really support the students and parents in overcoming some of their current challenges. Both students are engaging well at school and making good progress. Your work is greatly appreciated."

Assistant Headteacher of a local school

a. Casework Team

Underpinning all of our Clubs and Mentors is our casework team which provides free, confidential and impartial advice, information and advocacy support. We helped 111 refugee families access education, thrive in education and increase their knowledge and ability to navigate the UK's education system. We help with liaising with schools, applying for school places, exclusions, TAC meetings, referrals to welfare benefits/debt/housing advice, obtaining support for SEND pupils and many other education issues.

"This email is long overdue. I would like to take the opportunity to thank you for all your support regarding my daughter and her education. I'm so grateful that you were able to take this case and support my daughter through very challenging and difficult times with the local authority. It was a wonderful feeling to know there was somebody like you to advocate for my daughter.

She has settled in very well at college. She is given her very best when it's comes to her education and also other areas... Once again from me and my daughter thank you very much for all you have done. I wish you the very best and a safe bright and prosperous future."

Feedback from M. about the support we've given to her and daughter

b. Family Education Workshops

We run monthly family education workshops for 78 Love to Learn and ESOL parents to enable them to effectively manage their own and their family issues, improve their mental health and wellbeing and increase their confidence to seek support from other services if needed. Topics this year, asked for by parents, included Covid vaccine, coping with stress; parenting teenagers; GCSEs, A-Levels, BTECs – supporting your child through assessments and exams; Post-16 education options; managing energy bills.

"It is about parents getting the information and empowering them in terms of confidence and self-esteem. It has given parents a place to go and a friendly face. It all makes you feel connected - sharing information you have and concerns you have, helping each other and getting to know each other. I try my best to also pass on the information from you - send it to others I know and try to explain to them anything else they need. It is not easy, your mental health. The workshops help me manage my day, getting out and meeting people."

Feedback from a parent at one of our monthly workshops

The Difference We Make

- 69% of young people always engage with their learning at Love to Learn

Clubs

- 70% of young people who attend homework club display high levels of wellbeing (*based on scoring themselves on 5 areas of daily life*)
- 69% display high levels of confidence (*based on scoring themselves on 7 areas of daily life*)

Post-16s/UCAS

- 67% of post-16 young people feel they have the knowledge and skills to apply for and go on to further study in the UK
- 80% feel they have the skills to live independently
- 67% how to prepare for a job interview
- 53% know what steps to take to search for a job
- 87% of post 16 young people display high levels of wellbeing
- 80% showed high levels of confidence

Casework

- 67% of family casework fully resolved
 - with 89% of families scored 5 (fully satisfied) with our casework service (*score 5 fully satisfied, 1 not satisfied*)
- 93% of UASC casework fully resolved
 - 100% of UASC scored 5 (fully satisfied) with our casework service

Plans for the Year Ahead

Our Love to Learn team has been evolving over the last 18 months, restructured and refocusing its work to better support the young people we work with. This has made us more efficient, and subsequently we have been able to extend our offer and support more young people and their families. Last year we focused our efforts on better supporting older refugee young people (16-21). Looking ahead to this year we would like to extend our services to help primary-aged children and their parents; whilst also continuing to develop our Employability

and Wellbeing programme, with a new Partnerships Manager joining us in the autumn. All of this is in line with KLS new 5-year strategy (to be published in October 2022).

ii. Adult Education – Learning ESOL (English), Maths and IT

Katherine Low Settlement has a strong track record of providing **free English for Speakers of Other Languages (ESOL) courses and qualifications** since 1999. This enables migrant and refugee communities in Wandsworth to improve their English literacy and language across the four skills of speaking, listening, reading and writing.

Over this academic year (2021/22) our ESOL programme has delivered:

- 9 courses designed to teach students with different levels of English (funded by the National Lottery Community Fund and Wandsworth Lifelong Learning).

Numbers of students

- 105 unique students enrolled at the beginning of the academic year.
 - 90 of the original autumn enrolments were still enrolled at the end of the academic year (86% retention rate).
- 27 new students enrolled onto a multi-level 'Waiting List' group in January 2022.
 - 25 of these were still enrolled at the end of the academic year (93% retention rate).
- Therefore, out of a total of 132 students who enrolled in 2021/22, we had 115 students still enrolled at the end of the academic year (87% retention rate).
- 182 study places across our various classes of ESOL, ESOL waiting lists, Maths and IT. We have a study place for any student who wishes to study Maths, and presently 30 students a year can study IT.

Student Progression

- 99 students intend to progress/return in September 2022.
- Of those moving on from KLS:
 - 3 moved onto full-time employment from February 2022
 - 7 students moved into part-time employment from December 2021
 - 1 student returned to Spain to take up career as Primary School teacher, having gained the necessary English qualifications
 - 1 Student returned to Argentina to work as a professional Tango Dancer
 - 1 student gained work experience at Thomas's Battersea school in the sector she wishes to go into
 - 1 Student returned as volunteer teacher and gained the necessary experience to gain an apprentice position in a Wandsworth Primary school.

Exams

- 87 exams entered for (Entry 1, 2, 3, Level 1 English SFL; E2, E3, L1, L2 Functional skills Maths) of which we had:
 - 83 passes
 - 4 fails
 - 2 no-shows (sickness and emergency travel).

Member story: Daniel gaining in confidence, English and a new job

Daniel came to us in September 2019. He was very shy and under confident, having come to the UK with his wife who had been recruited to work in the City. Even though he has a European educational background, his lack of confidence was affecting his ability to communicate at all in English. He therefore joined our Pre-Entry (literacy) group.

Daniel was desperate to work, having done so his whole adult life in Spain, mainly working in factory maintenance. However he kept being overlooked for the jobs he applied for in the UK because of his language needs. Fast forward two years and Daniel has got a job in the sector he loves and excels at. He's gained in confidence. All through coming to classes at KLS to believe in himself. Unfortunately that means he has left us, but fortunately we got him to where he wanted to be.

He worked hard, always engaging with classes and the work required, and had moved up from Pre-Entry to Entry 1 and ultimately Entry 2.

New extra-curricular activities and opportunities

This year we were able to offer a range of activities for Body and Mind, furthering the KLS holistic approach. Following two years of Covid disruption and bearing in mind the research that is being published on the effects of the pandemic on health as a whole, this was the right moment to introduce new extra-curricular activities. This enables our students to apply their English from the classroom in the real world, whilst learning new skills, trying new activities and building their confidence. This coincided with many new volunteers coming forward, who have been able to help us deliver these. We have been able to offer:

- Crochet, knitting and mixed media art – 4-6 week courses for up to 10 students
- Machine sewing – rolling course for up to 10 students
- Yoga – rolling course for up to 20 students
- 'Keep Fit' fitness – rolling courses for up to 20 female-only students
- Book group – rolling course for up to 10 students
- Discover London – depending on the number of volunteers we have (currently 11)

Member Story: Discover London, enabling students to get the most out of the capital

RK came to us as a nearly 70 year old, having retired in her home country of Latvia, now living with her daughter in Battersea, helping to raise her grandchildren. She was very nervous before she came to us, believing her daughter's words that she was 'terrible' at English. She has now been with us for five years and is in the highest level class and her confidence is palpable. However she has no opportunity to speak English outside of the classroom.

RK recently joined our Discover London project and this has transformed her experience. During her 1-1 Individual Learning Plan (ILP) meeting in June, this is what she said "Thank you so much for Discover London - it is fantastic! I went with my volunteer Jill to Covent Garden and I saw so many different places. Even better than that, we were together for four hours and I had to talk English for the whole four hours. When I made a mistake, she corrected me - It was so good for me. Thank you, thank you."

Volunteers

We have had a lot of new people volunteering for us this year. By the end of the academic year 2021-22, we have a record 33 volunteers in our ESOL team. The skills they bring break down into 4 categories:

- 10 Classroom Teaching Assistants – working with small groups or 1:1 to support the class teacher
- 6 Teachers – Working in teams teaching a 2 hour ESOL class each week

- 6 Extra-Curricular Teaching leads – Yoga, Fitness, Sewing, Knitting, Crochet, Art
- 11 Discover London leads – each paired 1:1 with a student visiting different places in London

In October 2021 we employed Kathryn as our ESOL Volunteer Coordinator and Administrator. Kathryn has been a volunteer with the ESOL programme for 3 years now and with her administration background, was a perfect fit to both organise all volunteers for the new projects and to understand the volunteer journey.

Volunteer story: AK learning English and becoming an apprentice

AK came to KLS as a student in 2018, also studying on the childcare course that was running at the time. Over the next two years she achieved Childcare Level 1 and Functional Skills English Level 1. AK is quite reticent and had lost a lot of confidence having been a stay at home parent for 8 years. It was only during online lockdown sessions that we came to realise she had an amazing talent for crochet, when she showed us the dolls she had been making. With encouragement from her teacher and her classmates, she started an online business selling her dolls.

AK really wanted to work in a school as a Teaching Assistant. We helped her to apply to South Thames College to study on their TA course, where she flourished, rising to the challenges of writing detailed reports in English.

AK was keen to thank KLS, so returned to teach a beginners crochet course to 8 students who completed a small purse. AK gained a lot of confidence teaching others and went on to get an apprenticeship at a Wandsworth nursery, working in the sector she loves.

"I have to say I really appreciate all the help that KLS gave it to me because one of the reasons (I got this job) is KLS help. I always will be happy to help you if I can. And I love my job working with children!" AK, February 2022

Qualifications

Student-centred education is at the core of the ESOL programme. Students know that they will be listened to and their ideas, suggestions and improvements will be incorporated into our work. As part of their courses, all students complete course evaluations at the end of every term so that we can monitor how everything is going.

One of the things that has come out of evaluations in recent years is the students are more interested in language progression than in formal qualifications. Although some are still interested in gaining qualifications, because they need that marker of success, or because they have an intended career path for which they will need Maths and English, everyone recognises the benefits of what are often deemed 'soft skills' that can't be measured by a qualification. For this reason we extended our offer to include a programme of extra-curricular activities. We are steering the focus of our education programme away from exam results being the main measure of success.

Having said that, we still entered 45 students for exams with 87 assessments taken in total. Of those we only had 4 fails. Of those 4, each of them had been advised by their teachers that they might not be ready, but the students had wanted to try. With this approach, we keep stress levels to a minimum in a body of students for whom life is already stressful.

Partnerships

This year we examined how many other agencies we work with in order to better the outcomes for students. Below is by no means an exhaustive list, but a good indication of how the holistic approach at KLS functions:

- **National Literacy scheme** – Upskilling crèche workers to work with local families
- **South Thames College** – Pilot Employability course, preparing our students for the world of work
- **SW Leap** – Training students in energy efficiency, knowing that the energy prices rises in April and October 2022 are significant
- **KLS Love to Learn team** – Advocacy and Access to Education for many students’ families
- **Citizens Advice Wandsworth** – Benefits and general advice
- **South West London Law Centre** – Legal advice and advocacy
- **Twin UK** – Referring and training volunteers in teaching skills
- **Wandsworth Social Services** – Referring vulnerable adults for classes; homeless support for young families
- **Kingston University** – Graphic design project for promoting our courses. Watch this short film: <https://youtu.be/GgY13-MS6wc>
- **Battersea Power Station** – Making connections to get work / work experience for students
- **Thomas’s Battersea school** – Work experience in the catering department for one student
- **NHS** – Covid vaccination programme. Through a thorough education programme delivered by all our tutors, we managed to have a 95% Covid vaccination uptake rate amongst our student cohort. Watch this short film our students made: <https://youtu.be/KiAi1O0f5G4>
This was shared on social media and via Wandsworth Council and Wandsworth NHS to encourage local residents to have the vaccine.

Looking ahead to the next academic year 2022/23

After 18 months of Covid restrictions it has been fantastic to be teaching in an actual classroom again. We will continue to run our ESOL service this way as our students have told us they get the most out of learning in a physical classroom.

We will continue developing our extra-curricular classes. The most successful have been Yoga, Fitness, Discover London and Machine Sewing. All of these will be continuing as a permanent part of the ESOL offer for students who study in our ESOL Maths and IT classes.

Machine sewing is going to partner up with the KLS Elders team to offer a sewing class to both Elders and ESOL students, hoping to promote intergenerational communication. We also plan to offer a new 6-month Employability courses in conjunction with South Thames College with an element of work experience. With the sharp rise in the cost of living and inflation students are asking us to preparing them more for the world of work.

And, this is the last year of funding from the National Lottery Community Fund. We will be fundraising this year to continue this much needed education work in the community.

FINANCIAL REVIEW

This year Katherine Low Settlement made an overall deficit of £79,662 (2021 - surplus £262,017), of which unrestricted funds made a deficit of £25,846 (2021 - surplus £177,712) and restricted funds made a deficit of £53,816 (2021 - surplus £84,305). Together with reserves brought forward at the start of the year these deficits decrease reserves carried forward at the end of the year to £675,866, of which £335,665 are unrestricted and £340,201 are restricted.

Thank you to all of our funders: no matter how large and small we appreciate whatever you can give. Amongst others, we'd like to thank: The Angus Lawson Memorial Trust, the Big Give, Big Local SW11, BBC Children In Need, the Belpech Trust, the Childhood Trust, Edward Gostling Foundation, Garden House School, Garfield Weston Foundation, Guts and Glory Fitness, the Henry Smith Charity, the John Coates Charitable Trust, L&Q Foundation, the Mercers Company, National Lottery Community Fund, Nominet Trust, Peter Stebbings Memorial Trust, Sir Walter St John's Educational charity, the Sobell Foundation, the SYP Trust, Thomas's Schools Foundation, the Topinambour Trust, the Worshipful Company of Tobacco Pipe Makers & Tobacco Blenders, Wandsworth Council including their Lifelong Learning department, Wimbledon Foundation. Thank you very much for your on-going support of our work.

The Settlement receives donations from many people and organisations all of which are vital for its ongoing work. Thank you so much. We really appreciate your support.

We continue to enjoy a strong relationship with two local schools: Francis Holland School (co-founder of KLS) and Thomas's Battersea School – involving them in volunteering with our projects, fundraising and community events. We're very grateful and excited about deepening our work together over the coming year.

Katherine Low Settlement also receives unrestricted income from the rents and charges it makes for the use of its buildings at 108 Battersea High Street. During 2021/22 these rents amounted to £78,219 (2020/21 £45,297). The rate of occupation of the building and the tenants are continually changing and the Settlement is looking to maintain full occupancy levels of organisations renting space in the coming financial year.

Investment and Reserves Policy

The Trustees have considered the liabilities to which the charity is exposed and have set a level of reserves designed to safeguard the charity against any future event. In particular:

- Reserves have been made to provide sufficient funds for an orderly winding up of operations if necessary, which is estimated to be six months' running costs.
- A reserve to ensure the maintenance of the building so that they are in good order to house our services and those of our tenants.
- Minimum reserve levels before the charity considers any significant strategic change outside its current remit as a going concern.

It is the intention of Katherine Low Settlement to budget and operate on a surplus basis. However, in certain circumstance reserves may be used to cover any shortfall in revenues and operating expenses, and also to support strategic initiatives. The charity follows a set of guidelines to ensure it can meet all deficit and expenditure obligations in relation to the charity's annually approved budget.

Going Concern

The Trustees have reviewed the financial position of the charitable company as of 31st March 2022 together with the budget, income and expenditure, cash flow and investments, for the period April 2022 to March 2023 inclusively. The Trustees consider that the budgets are reasonable, and that the charity has sufficient reserves and cash resources in order to continue as a going concern.

FUTURE PLANS AND DEVELOPMENT 2022/23

Excitingly, we have been developing a new 5-year strategy, which we will publish in October 2022. We are widening the scope by which we can achieve our charitable mission and aims by embracing more partnership work and campaigning, as well as continuing to grow and develop our community services.

We will continue to focus on reconnecting with our members and supporting their recovery from the effects of the pandemic and lockdowns, as well as supporting them through the alarming rise in the cost of living, with high inflation and utility and food bills going through the roof. We are also trying to support more of our members to progress into further education and the world of work.

The financial sustainability of the charity remains a priority. We will continue to raise money from charitable trusts, whilst working to diversify and increase the number of individual donors, businesses and schools who support KLS. Though times are getting tougher we remain blessed by people's generosity with our Covid Appeals, Spring Steps Challenges, and through fundraising campaigns like the Big Give (kindly supported by the Childhood Trust and the Topinambour Trust). Thank you again to everyone who supports us.

We look forward to working with many more local people, community organisations, volunteers, partners and funders in Battersea and the wider Wandsworth community. Do join us so that we can continue to foster and empower communities in our neighbourhood to reduce poverty and isolation.

Your support and help on this journey would be much appreciated.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Katherine Low Settlement Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period, including income and expenditure, or the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Charities Act 2011 and Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information including the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In so far as the Trustees are aware:

- There is no relevant information of which the charitable company's independent examiner are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

By order of the board of Trustees on 14th September 2022 and signed on its behalf by:

BEN THOMAS
Chair of Trustees

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

Opinion

We have audited the financial statements of Katherine Low Settlement Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually, or collectively, may cast doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of the charity and its industry, we identified that the principal risks of non-compliance with laws and regulations related to the UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud, money laundering, non-compliance with implementation of government support schemes relating to COVID-19, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006 and the Charities Act 2011.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- considering the risk of acts by the company which were contrary to applicable laws and regulations.

Our audit procedures in relation to fraud included but were not limited to:

- making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- gaining an understanding of the internal controls established to mitigate risks related to fraud;
- discussing amongst the engagement team the risks of fraud;
- addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Rajesh Amin (Senior Statutory Auditor)
for and on behalf of BDA Associates Limited
Chartered Accountants
Annecy Court
Ferry Works
Summer Road
Thames Ditton
Surrey
KT7 0QJ

Date: 15th September 2022

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 31ST MARCH 2022

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
	Notes				
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	66,117	127,016	193,133	320,987
Charitable activities					
Provision of community centre and projects	4	110,263	508,424	618,687	739,680
Investment income	5	2,162	1,345	3,507	3,046
Other	6	2,366	-	2,366	736
		<u>180,908</u>	<u>636,785</u>	<u>817,693</u>	<u>1,064,449</u>
TOTAL INCOME					
EXPENDITURE ON:					
Charitable activities					
Provision of community centre and projects	7	253,181	644,174	897,355	802,432
		<u>(72,273)</u>	<u>(7,389)</u>	<u>(79,662)</u>	<u>262,017</u>
NET INCOME					
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
Transfers between funds	20	46,427	(46,427)	-	-
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
Other recognised gains/(losses)					
Gains on revaluation of fixed assets	18	-	-	-	-
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
Net movement in funds for the year					
RECONCILIATION OF FUNDS					
Total funds brought forward:					
Charitable activity funds	20	361,511	394,017	755,528	493,511
Valuation of property	18	3,000,000	-	3,000,000	3,000,000
		<u>3,335,665</u>	<u>340,201</u>	<u>3,675,866</u>	<u>3,755,528</u>
TOTAL FUNDS CARRIED FORWARD					

CONTINUING OPERATIONS

All incoming resources and resources expended have arisen from continuing activities.

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

BALANCE SHEET
AS AT 31ST MARCH 2022

	Notes	£	2022 £	2021 £
FIXED ASSETS				
Tangible assets	13		3,024,614	3,022,893
CURRENT ASSETS				
Debtors	14	14,380		6,322
Cash at bank & in hand		701,469		856,647
			<u>715,849</u>	<u>862,969</u>
CREDITORS: Amounts falling due within one year	15	(64,597)		(130,334)
NET CURRENT ASSETS			<u>651,252</u>	<u>732,635</u>
NET ASSETS			<u><u>3,675,866</u></u>	<u><u>3,755,528</u></u>
RESERVES				
Unrestricted funds	17		335,665	361,511
Restricted funds	17		340,201	394,017
Revaluation reserve	18		3,000,000	3,000,000
NET ASSETS			<u><u>3,675,866</u></u>	<u><u>3,755,528</u></u>
FUNDS	20			
Unrestricted funds			335,665	361,511
Restricted funds:				
Love to Learn Project			188,508	208,178
Department for Transport – Minibus			-	9,728
Chief Executive’s Salary Fund			-	7,425
KLS Lift and Building Fund			52,198	74,198
Elders Project			33,744	31,564
ESOL Project			63,260	59,793
Women’s Health Project			2,385	2,385
Corona Virus Angels			-	533
Battersea Volunteer Project			106	213
			<u>340,201</u>	<u>394,017</u>
TOTAL FUNDS			<u><u>675,866</u></u>	<u><u>755,528</u></u>

The notes form part of these financial statements.

BALANCE SHEET

(Continued)

The charitable company is entitled to exemption from audit under the provisions of section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The Trustees acknowledge their responsibility for:

- ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the charitable company.

These financial statements have instead been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

These financial statements were approved by the Board of Trustees on 14th September 2022 and were signed on its behalf by:

Ben Thomas
Chair of Trustees

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST MARCH 2022**

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Cash generated from operations	1	(131,767)	236,029
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		(131,767)	236,029
		<hr/> <hr/>	<hr/> <hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(26,277)	(11,648)
Sale of tangible fixed assets		500	-
Interest received		2,366	3,046
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		(23,411)	(8,602)
		<hr/> <hr/>	<hr/> <hr/>
Change in cash and cash equivalents in the reporting period		(155,178)	227,427
Cash and cash equivalents at the beginning of the reporting period		856,647	629,220
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		701,469	856,647
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements.

NOTES TO THE CASH FLOW STATEMENT

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
Net income for the reporting period (as per the statement of financial activities)	(79,662)	262,017
Adjustments for:		
Depreciation charges	24,370	15,705
Profit on disposal of fixed assets	(314)	-
Interest received	(2,366)	(3,046)
(Increase)/Decrease in debtors	(8,058)	30,323
(Decrease)/Increase in creditors	(65,737)	(68,970)
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	(131,767)	236,029
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022	2021
	£	£
Cash in hand	926	1,034
Cash at bank	700,543	855,613
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	701,469	856,647
	<hr/> <hr/>	<hr/> <hr/>

NOTES TO THE FINANCIAL STATEMENTS

1. STATUTORY INFORMATION

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any performance conditions attached to grants have been met, it is probable that the income will be received, and the amount can be measured reliably.

Income received from the government and other grants is recognised once the above criteria are met, together with any performance conditions attached to the grant.

Income is deferred only when the Charity has yet to fulfil performance conditions.

Donated Services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, and conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102) the general volunteer time is not recognised and refer to the Trustees' annual report for more information about their contribution.

Expenditure

Liabilities are recognised as expenditure soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis and has been classified under the headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

NOTES TO THE FINANCIAL STATEMENTS

(continued)

2. ACCOUNTING POLICIES (continued)

Allocation and apportionment of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs.

Tangible fixed assets

Depreciation is calculated so as to write off the cost of tangible fixed assets on a straight-line basis over their expected useful lives as follows:

Minibus - 20% on cost

Furniture & Equipment - 20% on cost and 33% on cost

Freehold Property

The freehold property owned and occupied by the charity at 108, Battersea High Street, London SW11 3HP, was bequeathed to the Katherine Low Settlement in 1924, but included in previous financial statements at a nominal value of £1. The freehold property was valued on an existing use basis by Foxtons Estate Agents at £1,750,000 on 31st March 2012. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 19th June 2018 by estate agents Bairstow Eves, where the property was revalued at £3,000,000.

It is the policy of Katherine Low Settlement Limited to maintain the Property in good condition, so that, in the opinion of the Trustees, the charging of depreciation would be immaterial.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Grants and donations made to the Love to Learn Project, the Elders Project, the ESOL Project, the Chief Executive Post, the Women's Mental Health Project, the Lift and Building fund, the Corona Virus Angels and the Battersea Volunteers Project are restricted to spending on those projects.

Pension costs and other post-retirement benefits

The charitable company met its legal obligation and started pension auto-enrolment on 1st January 2017 for eligible staff. Contributions to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

3. DONATIONS AND LEGACIES

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	66,117	127,016	193,133	320,987
	<u>66,117</u>	<u>127,016</u>	<u>193,133</u>	<u>320,987</u>

4. INCOME FROM CHARITABLE ACTIVITIES

Provision of community centre and community projects

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable	20,140	473,424	493,564	640,012
Rental and room hire income	78,219	-	78,219	45,297
Alliance Contribution	4,900	35,000	39,900	23,018
Job Retention Scheme Grant	7,004	-	7,004	31,353
	<u>110,263</u>	<u>508,424</u>	<u>618,687</u>	<u>739,680</u>

5. INVESTMENT INCOME

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	2,366	-	2,366	3,046
	<u>2,366</u>	<u>-</u>	<u>2,366</u>	<u>3,046</u>

6. OTHER INCOME

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	2,162	1,345	3,507	736
	<u>2,162</u>	<u>1,345</u>	<u>3,507</u>	<u>736</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	11,538	53,287	64,825	94,082
Salaries and staff costs	-	471,296	471,296	437,650
Staff training	2,687	3,790	6,477	4,570
Telephone and internet	4,873	5,971	10,844	7,581
Computer and IT costs	17,235	5,474	22,709	-
Postage, printing and stationery	5,832	1,896	7,728	12,242
Repairs maintenance and renewals	27,776	22,000	49,776	35,483
Light and heat	10,341	-	10,341	10,294
Water and general rates	1,508	-	1,508	(1,012)
Insurance	6,465	-	6,465	7,218
Depreciation and loss on disposal	7,135	16,920	24,055	15,704
Support costs (note 8)	151,791	63,540	215,331	176,620
Governance costs (note 9)	6,000	-	6,000	6,000
	<u>253,181</u>	<u>644,174</u>	<u>897,355</u>	<u>802,432</u>

8. SUPPORT COSTS

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	145,832	63,540	209,372	154,681
Professional fees	3,307	-	3,307	6,603
Marketing, database and website	370	-	370	8,700
Subscriptions	1,904	-	1,904	2,561
Sundry	282	-	282	-
Bank charges	96	-	96	75
	<u>151,791</u>	<u>63,540</u>	<u>215,331</u>	<u>172,620</u>

9. GOVERNANCE COSTS

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Auditor's fee	6,000	-	6,000	6,000
	<u>6,000</u>	<u>-</u>	<u>6,000</u>	<u>6,000</u>

10. TRUSTEES REMUNERATION AND BENEFITS

The Trustees were not paid or received any other benefits from employment during the year (2020: nil) neither were they reimbursed expenses during the year (2021: nil).

No Trustee received payment for professional or other services during the year (2021: nil).

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

11. STAFF COSTS

	2022	2021
	£	£
Wages and Salaries	606,713	532,047
Social Security	46,124	36,660
Pension	27,831	23,624
	<u>680,668</u>	<u>592,331</u>

No employees received emoluments in excess of £60,000 per annum (2021: nil).

The average number of employees during the year was as follows:

	2022	2021
	£	£
Charitable activities	26	26
Central Team	6	6
	<u>32</u>	<u>32</u>

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	148,094	172,893	320,987
Charitable activities:			
Provision of community centre and community projects	139,896	599,784	739,680
Investments	3,046	-	3,046
Other	736	-	736
	<u>291,772</u>	<u>772,677</u>	<u>1,064,449</u>
EXPENDITURE ON			
Charitable activities:			
Provision of community centre and community projects	190,685	611,747	802,432
	<u>190,685</u>	<u>611,747</u>	<u>802,432</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	101,087	160,930	262,017
Transfers between funds	76,625	(76,625)	-
Net movement in funds	<u>177,712</u>	<u>84,305</u>	<u>262,017</u>
Other gains/losses			
Gains on revaluation of property	-	-	-
Net movement in funds	177,712	84,305	262,017
RECONCILIATION OF FUNDS			
Total funds brought forward	183,799	309,712	493,511
Valuation of property	3,000,000	-	3,000,000
TOTAL FUNDS CARRIED FORWARD	<u><u>3,361,511</u></u>	<u><u>394,017</u></u>	<u><u>3,755,528</u></u>

13. TANGIBLE FIXED ASSETS

	Freehold Property £	Furniture & Equip. £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 st April 2021	3,000,000	22,118	48,640	3,070,758
Additions	-	26,277	-	26,277
Disposals	-	(279)	-	(279)
As at 31 st March 2022	<u><u>3,000,000</u></u>	<u><u>48,116</u></u>	<u><u>48,640</u></u>	<u><u>3,096,756</u></u>
<u>Depreciation</u>				
At 1 st April 2021	-	8,953	38,912	47,865
Charge for the year	-	14,642	9,728	24,370
Eliminated on disposal	-	(93)	-	(93)
At 31 st March 2022	<u><u>-</u></u>	<u><u>23,502</u></u>	<u><u>48,640</u></u>	<u><u>72,142</u></u>
<u>Net book value</u>				
At 31 st March 2022	<u><u>3,000,000</u></u>	<u><u>24,614</u></u>	<u><u>-</u></u>	<u><u>3,024,614</u></u>
At 31 st March 2021	<u><u>3,000,000</u></u>	<u><u>13,165</u></u>	<u><u>9,728</u></u>	<u><u>3,022,893</u></u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

14. DEBTORS	2022	2021
	£	£
Customers	12,082	6,191
Accrued income	554	131
Prepayments	1,744	-
	<u>14,380</u>	<u>6,322</u>

15. CREDITORS	2022	2021
	£	£
Suppliers	4,721	2,960
Other creditors	8,200	14,679
Social Security and other taxes	13,863	-
Deferred income (Note 16)	30,417	103,342
Accrued expenditure	7,396	9,353
	<u>64,597</u>	<u>130,334</u>

16. DEFERRED INCOME	2022	2021
	£	£
Room hire	2,917	-
Edward Gostling Foundation	-	25,000
Feathers Association	-	5,000
Garfield Weston Foundation	15,000	-
Mercers Company	12,500	12,500
MO Mark	-	2,152
Peter Stebbing Memorial	-	5,000
Sobell Foundation	-	23,833
Wandsworth Council – Parkinsons Disease Project	-	2,400
Wandsworth Council – Digital Tech Up	-	24,977
Wandsworth Youth Ambassadors	-	2,480
	<u>30,417</u>	<u>103,342</u>

Deferred income are grants or room hire received in the year but that are funding for classes, projects, services or salaries in the following year.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
Fixed assets	13,114	11,500	24,614	22,893
Current assets	351,448	364,401	715,849	862,969
Current liabilities	(28,897)	(35,700)	(64,597)	(130,334)
	<u>335,665</u>	<u>340,201</u>	<u>675,866</u>	<u>755,528</u>

18. REVALUATION RESERVE

	2022 £	2021 £
Balance at 1 st April	3,000,000	3,000,000
Revaluation movement in year	-	-
Balance at 31 March	<u>3,000,000</u>	<u>3,000,000</u>

The property revaluation reserve of £1,750,000 arose as a result of a valuation on 31st March 2012 of the Freehold Property owned by Katherine Low Settlement Limited to bring it into the accounts.

The property was then revalued on 19th June 2018 by local estate agents Bairstow Eves with a market value of £3,000,000.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

20. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	361,511	(72,273)	46,427	335,665
Restricted funds				
Love to Learn Project	208,178	21,024	(40,694)	188,508
Department for Transport – Minibus	9,728	(9,728)	-	-
Chief Executive’s Salary Fund	7,425	(53,540)	46,115	-
KLS Lift and Building Fund	74,198	(22,000)	-	52,198
Elders Project	31,564	31,292	(29,112)	33,744
ESOL Project	59,793	21,486	(18,019)	63,260
Women’s Health Project	2,385	-	-	2,385
Corona Virus Angels	533	(1,014)	481	-
Battersea Volunteer Project	213	5,091	(5,198)	106
	<u>394,017</u>	<u>(7,389)</u>	<u>(46,427)</u>	<u>340,201</u>
TOTAL FUNDS	<u>755,528</u>	<u>(79,662)</u>	<u>-</u>	<u>675,866</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	180,908	(253,181)	(72,273)
Restricted funds			
Love to Learn Project	262,049	(241,025)	21,034
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	10,000	(63,540)	(53,540)
KLS Lift and Building Fund	-	(22,000)	(22,000)
Elders Project	197,795	(166,503)	31,292
ESOL Project	121,442	(99,956)	21,486
Women’s Health Project	-	-	-
Corona Virus Angels	1,750	(2,764)	(1,014)
Battersea Volunteer Project	43,749	(38,658)	5,091
	<u>636,785</u>	<u>(644,174)</u>	<u>(7,389)</u>
TOTAL FUNDS	<u>817,693</u>	<u>(897,355)</u>	<u>(79,662)</u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

Comparatives for movement in funds	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General fund	183,799	101,087	76,625	361,511
Restricted funds				
Love to Learn Project	148,485	90,262	(30,569)	208,178
Department for Transport – Minibus	19,456	(9,728)	-	9,728
Chief Executive’s Salary Fund	-	(3,099)	10,524	7,425
KLS Lift and Building Fund	95,558	(21,360)	-	74,198
Elders Project	-	63,152	(31,588)	31,564
ESOL Project	46,213	32,838	(19,258)	59,793
Women’s Health Project	-	2,875	(490)	2,385
Corona Virus Angels	-	915	(382)	533
Battersea Volunteer Project	-	5,075	(4,862)	213
	<u>309,712</u>	<u>160,930</u>	<u>(76,625)</u>	<u>394,017</u>
TOTAL FUNDS	<u><u>493,511</u></u>	<u><u>262,017</u></u>	<u><u>-</u></u>	<u><u>755,528</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	291,772	(190,685)	101,087
Restricted funds			
Love to Learn Project	337,042	(264,780)	90,262
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	54,443	(57,542)	(3,099)
KLS Lift and Building Fund	-	(21,360)	(21,360)
Elders Project	202,682	(139,530)	63,152
ESOL Project	142,506	(109,668)	32,838
Women’s Health Project	5,759	(2,884)	2,875
Corona Virus Angels	3,162	(2,247)	915
Battersea Volunteer Project	27,083	(22,008)	5,075
	<u>772,677</u>	<u>(611,747)</u>	<u>160,930</u>
TOTAL FUNDS	<u><u>1,064,449</u></u>	<u><u>(802,432)</u></u>	<u><u>262,017</u></u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

<u>Chief Executive's Salary Fund</u>	2022	2021
	£	£
Reserves at 1 st April	7,425	-
Grants and donations:		
Battersea Power Station Foundation	-	19,443
The Rank Foundation	-	20,000
Big Local SW11 – The Alliance Partnership	10,000	10,000
Topinambour Trust	-	5,000
Lottery Covid fund – contribution from Elders fund	-	5,821
Rank foundation – contribution from Elders fund	-	1,940
Battersea Volunteer Project contribution	-	2,763
	<u>17,425</u>	<u>64,967</u>
Less: Expended during the year	(63,540)	(57,542)
Add: Trf from unrestricted funds	46,115	-
	<u>-</u>	<u>7,425</u>
Fund Balance at 31 st March	<u><u>-</u></u>	<u><u>7,425</u></u>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – LOVE TO LEARN PROJECT

	2022 £	2021 £
Incoming Resources:		
Grants	128,471	197,666
Donations	133,579	139,376
	<u>262,050</u>	<u>337,042</u>
Resources Expended		
Direct expenditure:		
Project costs and sessional teachers	23,654	34,296
Salaries and staff costs	203,595	200,315
Staff training and recruitment costs	2,384	2,351
Travel	412	2,576
Repairs and cleaning	-	-
	<u>(230,045)</u>	<u>(239,538)</u>
Administrative costs:		
Telephone and IT	7,856	4,344
Printing, postage and stationery	79	87
Subscriptions	58	1,210
Depreciation	2,988	1,601
	<u>(10,981)</u>	<u>(7,242)</u>
SURPLUS/(DEFICIT) FOR THE YEAR	<u><u>21,024</u></u>	<u><u>90,262</u></u>
<u>Movement in funds:</u>		
Fund Balance at 1st April	208,178	148,485
Surplus for the year	21,024	90,262
Rent and management charge contribution to KLS	(40,694)	(30,569)
	<u>188,508</u>	<u>208,178</u>
Fund Balance at 31st March	<u><u>188,508</u></u>	<u><u>208,178</u></u>
<u>Note 1 - Grants</u>		
Anon Donor	-	21,912
BBC Children in Need	26,648	43,739
Battersea Summer Scheme	-	400
Feathers Association	5,000	-
Garfield Weston Foundation	15,000	20,000
Mo Mark	7,886	717
Sir Walter St John's Educational Charity	36,136	36,136

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

**RESTRICTED FUND – LOVE TO LEARN PROJECT
 (continued)**

	2022	2021
	£	£
<u>Note 1 - Grants (cont.)</u>		
The Angus Lawson Memorial Trust	4,350	-
The Henry Smith Charity	-	57,800
The John Coates Charitable Trust	5,000	-
The John Murray Charitable Trust	-	10,000
The Tobacco Pipe Makers & Trade	-	5,000
Wandsworth Council	3,145	1,962
WBC HAF Summer Funding	22,826	-
Wandsworth Youth Ambassadors	2,480	-
	<hr/>	<hr/>
	128,471	197,666

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – ELDERS PROJECT

	2022 £	2021 £
Incoming Resources:		
Grants	185,038	187,078
Donations	11,410	15,604
Sundry income	1,347	-
	<hr/>	<hr/>
	197,795	202,682
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	18,241	15,118
Salaries and staff costs	140,195	121,051
Training and recruitment costs	388	70
Travel and vehicle hire	4,646	565
	<hr/>	<hr/>
	(163,470)	(136,804)
Administrative costs:		
Telephone and IT	2,059	2,043
Post, stationery and marketing	819	574
Subscriptions	45	-
Depreciation	110	109
	<hr/>	<hr/>
	(3,033)	(2,726)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	31,292	63,152
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	31,564	-
Surplus for the year	31,292	63,152
Rent and management charge contribution to KLS	(29,112)	(23,827)
CEO salary contribution	-	(7,761)
	<hr/>	<hr/>
Fund Balance at 31st March	33,744	31,564
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 – Grants</u>		
Catalyst Clears	3,500	-
Edward Gostling Foundation	25,000	25,000
London & Quadrant Foundation	5,000	-
National Lottery Community Fund	-	65,948
Peter Stebbing Memorial	5,000	-
Sobell Foundation	23,833	2,167
Schroders Charitable Trust	-	4,000

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – ELDERS PROJECT

continued

Note 1 – Grants (Cont.)

The Mercers' Company	25,000	12,500
The Rank Foundation	-	23,923
Wandsworth Council - Age Well Service	49,850	49,890
Wandsworth Council – Contact Club	500	350
Wandsworth Council	858	800
Wandsworth CCG	-	2,500
Wandsworth Council – Parkinsons Disease Project	2,400	-
Wandsworth Council – Digital Tech Up	24,977	-
Wandsworth Council – Falls Prevention	18,120	-
WG Edwards Charitable Trust	1,000	-
	<hr/>	<hr/>
	185,038	187,078

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – ESOL PROJECT

	2022 £	2021 £
Incoming Resources:		
Grants	121,442	132,756
Donations	-	9,750
	<hr/>	<hr/>
	121,442	142,506
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	2,717	11,729
Salaries and staff costs	89,826	92,540
Staff training and recruitment costs	1,018	187
Travel	505	-
	<hr/>	<hr/>
	(94,066)	(104,456)
Administrative costs:		
Telephone	1,124	753
Post, stationery and marketing	778	456
Subscriptions	-	1,407
Depreciation	3,988	2,596
	<hr/>	<hr/>
	(5,890)	(5,212)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	21,486	32,838
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	59,793	46,213
Surplus for the year	21,486	32,838
Rent and management charge contribution to KLS	(18,019)	(19,258)
	<hr/>	<hr/>
Fund Balance at 31st March	63,260	59,793
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 - Grants</u>		
Big Lottery Fund	108,123	108,123
South Thames College	-	600
Wandsworth Council – Lifelong Learning Dept	13,319	23,533
	<hr/>	<hr/>
	121,442	132,756

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – KLS LIFT AND BUILDING FUND

	2022 £	2021 £
Incoming Resources:		
Donation	-	-
	-----	-----
	-	-
Resources Expended:		
Direct expenditure:		
Repairs and maintenance	22,000	-
Professional fees	-	21,360
	-----	-----
	-	-
 SURPLUS/(DEFICIT) FOR THE YEAR	 (22,000)	 (21,360)
	=====	=====
 <u>Movement in funds:</u>		
Fund Balance at 1st April	74,198	95,558
(Deficit) for the year	(22,000)	(21,360)
	-----	-----
Fund Balance at 31st March	52,198	74,198
	=====	=====
 <u>Note 1 – Grants and donations</u>		
	-	-
	-----	-----
	-	-

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – WOMEN’S MENTAL HEALTH

	2022 £	2021 £
Incoming Resources:		
Grants	-	5,759
	-----	-----
	-	5,759
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	-	633
Salaries and staff costs	-	2,251
Training course	-	-
	-----	-----
	-	(2,884)
 SURPLUS/(DEFICIT) FOR THE YEAR	 -	 2,875
	=====	=====
 <u>Movement in funds:</u>		
Fund Balance at 1st April	2,385	-
Surplus for the year	-	2,875
Rent and management charge contribution to KLS	-	(490)
	-----	-----
Fund Balance at 31st March	2,385	2,385
	=====	=====
 <u>Note 1 – Grants</u>		
MoMark CIO	-	5,759
	-----	-----
	-	5,759

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – CORONA VIRUS ANGELS (partner project)

	2022 £	2021 £
Incoming Resources:		
Donations	1,750	3,162
	<hr/>	<hr/>
	1,750	3,162
Resources Expended:		
Direct expenditure:		
Project costs and events	2,764	1,869
Training course	-	171
IT and telephone	-	207
	<hr/>	<hr/>
	(2,674)	(2,247)
 SURPLUS/(DEFICIT) FOR THE YEAR	 (1,014)	 915
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	533	-
(Deficit)/Surplus for the year	(1,014)	915
Rent and management charge contribution to KLS	(19)	(382)
Trf from unrestricted fund	500	-
	<hr/>	<hr/>
Fund Balance at 31st March	-	533
	<hr/> <hr/>	<hr/> <hr/>

Nb/ project closed September 2021

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – Battersea Volunteer Project

	2022 £	2021 £
Incoming Resources:		
Grants	18,750	12,500
SW11 Alliance contribution	25,000	14,583
	<hr/>	<hr/>
	43,750	27,083
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	247	174
Salaries and staff costs	37,680	21,494
Post and stationery	220	234
Telephone	406	-
Depreciation	106	106
	<hr/>	<hr/>
	(38,659)	(22,008)
 SURPLUS/(DEFICIT) FOR THE YEAR	 <hr/> 5,091	 <hr/> 5,075
 <u>Movement in funds:</u>		
Fund Balance at 1st April	213	-
Surplus for the year	5,091	5,075
Rent and management charge contribution to KLS	(5,198)	(2,099)
CEO salary costs	-	(2,763)
	<hr/>	<hr/>
Fund Balance at 31st March	106	213
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants</u>		
Providence House (on behalf of Big Local SW11)	18,750	12,500
	<hr/>	<hr/>
	18,750	5,759

(This page does not form part of the statutory financial statements.)

THE KATHERINE LOW SETTLEMENT LIMITED

England & Wales - Charity number 1081248

Accounts

Katherine Low Settlement Limited
Registered Charity Number 1081248
Registered Company Number 03814833



ANNUAL REPORT AND ACCOUNTS
OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2021

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

CONTENTS

REFERENCE AND ADMINISTRATIVE DETAILS 3

REPORT OF THE TRUSTEES 4

REPORT OF THE INDEPENDENT AUDITOR..... 28

STATEMENT OF FINANCIAL ACTIVITIES 32

BALANCE SHEET 33

CASHFLOW STATEMENT AND NOTES 35

NOTES TO THE FINANCIAL STATEMENTS 37

RESTRICTED FUND – LOVE TO LEARN PROJECT 48

RESTRICTED FUND – ELDERS PROJECT 50

RESTRICTED FUND – ESOL PROJECT 52

RESTRICTED FUND – KLS LIFT AND BUILDING FUND 53

RESTRICTED FUND – WOMEN’S MENTAL HEALTH PROJECT 54

RESTRICTED FUND – CORONA VIRUS ANGELS 55

RESTRICTED FUND – BATTERSEA VOLUNTEER PROJECT 56

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1081248
Registered Company Number 03814833

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President Reverend John Wates, J.P., M.A., O.B.E.

Vice Presidents Jennifer Anderson
Margaret Robson

Trustees Ben Thomas Chair
Abigail Cable Vice Chair
Nicholas Stopford Hon Treasurer
Rev. Canon Simon Butler
Lucy Elphinstone
Geoff Thomas
Martin Alcock
Dr. Sarah Swash

Chief Executive Aaron Barbour

Bankers Charities Aid Foundation (CAF)

Auditors BDA Associates Ltd
Statutory Auditor
Chartered Accountants
Anney Court, Ferry Works, Summer Road,
Thames Ditton, Surrey KT7 0QJ

Solicitors Rodgers and Burton
179 Upper Richmond Road West, London SW14 1DU

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual directors' report with the financial statements for the charity for the year ended 31st March 2021. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102) (effective 1 January 2015).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Katherine Low Settlement is an independent charity and is registered as a company limited by guarantee. The charity was founded in 1924 and has been serving the communities of Battersea and Wandsworth to tackle poverty and build stronger communities ever since. The limited company was incorporated on 27 July 1999 under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association.

Trustees

Katherine Low Settlement is governed by a Board of Trustees, not exceeding ten in number, who are elected by the membership at the Annual General Meeting (AGM). Each year a third of Trustees stand down at the AGM and are eligible for re-election. The Trustees have no beneficial interests in or contracts with the organisation during the year.

Trustees' recruitment and induction

Board members are selected on the basis of the experience, skills and expertise they bring to further the main objectives of the Settlement and to reflect the diversity of the community with respect to age, ethnicity and disability and a representation of a variety of backgrounds, particularly those from the local community of Battersea.

The induction process for new Trustees includes the provision of information as specified by the Charities Commission on their roles and responsibilities, policy and procedures, meetings with key staff and the Chair of Trustees and visits to the Settlement both by arrangement and informally.

Management and Staffing

The Trustees delegate the day-to-day work and operations of the Settlement to a small core establishment of hardworking and dedicated staff, who operate within defined terms of reference and authority. The Senior Management Team includes Aaron Barbour, Chief Executive; Tracy Frostick, Administrative and Premises Manager; Sarah Goodall, Head of Elders Team; Fran Jukes, Head of ESOL Team; Paula Robertson, Head of Love to Learn Education Team. In addition to an excellent team of 35 staff, the work is supported by more than 200+ amazing volunteers. Their dedication brings a unique strength to the Settlement, extending the capacity and reach of the organisation.

Risk Management

The Trustees conduct an annual review of the major risks to which the charity is exposed covering strategic, operational, financial, governance, compliance and external risks. The review identifies potentially significant risks and their likelihood and possible impact in each of these areas, together with existing control measures. Also, any additional actions and policies required to mitigate retained risks and the people responsible for ensuring they are monitored and addressed.

The Trustees have given consideration to the major risks to which the charity is exposed - which focus in particular on funding and staffing - and have satisfied themselves that systems and procedures are in place to mitigate these and other risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees confirm that when reviewing the charity's activities and devising future programmes, they have referred to the Charity Commission's general guidance on public benefit and complied with their duties of the Charities Act 2011. In particular, the Trustees have considered how planned activities will contribute to meeting the strategic aims of the charity.

Vision, Mission and Values

Katherine Low Settlement is driven by its vision and mission and led by its values.

Vision

Our vision is for an inclusive society where the people of Battersea and the wider Wandsworth community achieve their potential together.

Mission

We foster and empower communities in our neighbourhood to reduce poverty and isolation.

Values

- **Respect:** for the unique worth of individuals and communities, and their right to make informed and empowered choices
- **Collaboration:** with others, promoting equal opportunity, challenging discrimination and valuing diversity
- **Sustainability:** Focussed on lasting impact and ensuring the continuity of the settlement
- **Kindness:** Acting with care, generosity, trust and friendliness towards all

Aims

- **Foster community:** Create a sense of belonging, unity and trust for all local people to engage and collaborate with each other
- **Promote empowerment:** Enable people's voices to be heard
- **Fight poverty:** Identify, nurture and energise the potential in individuals and organisations by increasing their educational, economic and social opportunities
- **Reduce isolation:** Widen local people's circle of friends and networks of support, involvement in the community and access to health & social services

Activities

- **Direct** running of our own community projects to support children, young people and their families, older people and refugee communities
- **Indirect** partnering with and offering premises and rooms to other groups working with e.g. people with mental health issues
- **Campaigning** against intolerance and injustice where it undermines our aims

KLS new 5-year strategy

This has been the fourth year of implementing our 5-year strategy, carried out in exceptional times. This annual report looks back on what we've achieved over the last year, particularly in the light of the Covid-19 pandemic.

Our strategy enables KLS to rise to the challenge of meeting increasing demands, needs and difficulties in Battersea and the wider Wandsworth community, and to be an even stronger organisation throughout the century ahead.

The strengths of the Settlement lie in our relationships, facilities, reputation and fundraising capability to empower communities in Wandsworth in their fight against poverty and isolation. We have never been in a stronger position to do so. Today we provide a broad range of directly and indirectly delivered activities and an increasing campaigning role.

But we can do more. During our 5-year strategy, we will boost our membership, increase communications, strengthen partnerships and campaign on key issues. In support of this we will look to secure funding for additional operating staff and enhance our systems for closely monitoring our effectiveness and impact.

In light of the Covid pandemic we put our plans on hold to improve the building at 108 Battersea High Street. When the crisis ends, we will review the situation and look to take this work forward again. Our ultimate aim is for the Settlement to be accessible, versatile and a hospitable community hub. We will be able to increase our services and capacity, whilst keeping and celebrating our rich heritage.

Priorities for Change:

In our five year strategy (2017-2022) we are committed to:

Upgrade our Facilities

1. Improving access to, quality of and capacity within our **facilities**.

Increase Reach

2. Sourcing funds for staff and volunteers to **support more members**.
3. Promoting **awareness** and understanding of KLS.
4. Enhancing **transportation** for, and **outreach** to, members.

5. *Assure Quality*
6. **Monitoring**, and improving our **effectiveness**.
7. Increasing and further **personalising** our support for members with complex needs.

Enhance Activities

8. Broadening the range of **activities we provide directly**.
9. Coordinating, promoting and signposting to **other charities**.
10. **Campaigning** for external policy change.

Covid-19 pandemic's impact on Katherine Low Settlement

When the pandemic struck, we already had plans in place. So, when the first lockdown occurred on 23rd March 2020, we suspended all of our face-to-face services, sent our staff and volunteers home and closed our community centre. To support our members (otherwise known as service users/clients) through these difficult times, we adapted our community services to offer 'virtual' support, given over the phone, online, via the post and where possible on the doorstep or outside in parks.

We've since made over 7,000 calls to our most vulnerable elders with daily calls; delivered 300+ ESOL (English), Maths and IT classes via Zoom/WhatsApp/Google classrooms; supported our Somali Women's Group via WhatsApp once their children have gone to bed; hosted a new Corona Homework Club for refugee young people; provided our learning mentor and GCSE study support online; and so much more. We've provided practical and emotional support for all our staff and volunteers working at home.

A very big thank you to everyone who's supported us over the last year. We couldn't have done it without you. Together we've been responding, adapting and refocusing our work to meet the needs of local people during this Covid-19 crisis, as you will read throughout this review.

None of us truly knew the path we'd actually tread. Nor the extent of transformation we've gone through, the new things we've learnt, the outpouring of support and generosity by local people and our supporters, nor the depth of relationships and partnerships we've built over the pandemic. This has been alongside the hardships, loss, rising inequalities, ill-health, isolation and loneliness that so many of us have faced over the last year.

We have been documenting the last year through the **news blog** on our website (159 posts from March'20 to April'21), our regular e-updates and our Annual Review. Do read these for a more in-depth view.

ACHIEVEMENTS AND PERFORMANCE

The following report highlights our achievements and performance during 2020/21, in line with our new strategy and priorities for change:

1. Upgrade our Facilities

Due to government Covid restrictions we had to close our community centre on 23rd March 2020. As the lockdowns eased later in 2020, we were able to carry out some internal repairs (including a section of the roof) and redecorations.

Unfortunately, as most of the funding available this year was focused on Covid-related community services, we were not able to raise the capital needed to renovate and rebuild our community centre. As a result, the trustees put this capital development on hold until the end of the pandemic, so we could prioritise our efforts on supporting local people through the crisis.

This year as we had to legally close our centre, we were not allowed to invite other charities and community groups to operate out of our premises. Most of the community groups, who previously used our space, were able to transform themselves and continue their community services, much like we've done, in a virtual form. Sadly, some have had to close. We hope to welcome as many of our old friends back in 2021, as well as some new ones too. KLS finances were hit significantly as a result of this loss of rent revenue. However, we were able to successfully fundraise from various emergency Covid funding pots to fill this gap. We are truly thankful to them for this.

We're open!

Hire a Room at KLS

Hire our space whatever the occasion be that birthdays, conferences, meetings, training or parties.

We can accommodate small and large groups up to 70 people, in one of our 5 rooms to hire. We're open 7 days a week and are easy to reach with good transport links. We have WIFI & IT facilities, equipment galore and disabled access – for one-off bookings, weekly classes, long-term bookings – all are welcome.

We are the perfect venue to hire for all type of events and meetings, so please get in touch. We're here to help.

To **hire a room** please contact:

Tracy Frostick

Administration & Premises Manager

Katherine Low Settlement

020 7223 2845

tracy@klsettlement.org.uk

www.klsettlement.org.uk

2. Increase Reach

As you will read further into this review, we transformed our services in response to the Covid lockdowns, to reach our existing members. We were able to support many new ones too.

People have been incredibly generous this year, supporting our work during the Covid crisis. We have had another successful year generating enough funds to be able to keep the charity going, including a Covid Appeal in April 2020 and our first Spring Steps Challenge in March 2021. We continue to focus our fundraising efforts on securing a few large, multi-year grants from major charitable trusts and foundations; supplemented by generous donations from our growing supporter base. Thank you for all your support. It is very much appreciated.

Please make a regular donation to support our work

A regular monthly donation to Katherine Low Settlement makes a big difference to the lives of local people we work with. Your donation will enable us to keep running our older people's lunch club, young people's homework club, mentoring programme and ESOL teaching – and more. No matter how large or small your donation, we appreciate what you can give.

To make a regular donation please visit: www.klsettlement.org.uk/donate Thank you!

3. Assure Quality

We continue to improve our ability (using our Lamplight database) to monitor, evaluate and report on our activities; as well as use this information to make informed decisions to improve our work in the community. It is used at Trustee and Senior Management Team meetings, as well as with our members and supporters.

This year we put in place extra support for staff and volunteers. This included clinical supervision for teams; an employee assistance programme; increased internal communication including an e-news and WhatsApp groups; and more regular team and all-organisation meetings, which are a great opportunity to 'talk shop', share/learn/support each other, as well as an opportunity let our collective hair down and have a laugh! (Essential in hard times).

Safeguarding has been a key priority for us during this time. We have updated our safeguarding policy and have introduced a new digital safeguarding policy; we have made risk assessments; are following government guidance where possible; we have re-trained staff and volunteers (as well as many of our families and members) in safeguarding practices; we are drawing upon our expertise and experience, as well as learning from sister/partner organisations; and are using a healthy dose of common sense to help guide us through these difficult times. We also commissioned an external safeguarding audit in October'20, which went well. The recommendations have been implemented. There were no significant safeguarding issues this year.

4. Enhance Activities

We continued delivering our own direct community services, albeit in an adapted 'virtual' manner (see below), as well as our community building and campaigning work.

i. Business development support

Each year we support between 5-10 individuals and community groups to develop new ideas, start-up a community organisation or charity, and grow and expand their current operations.

We provide a mix of business development support, advice and introductions to various networks and funders to help with ideation, strategy, business planning, budgeting, finance, fundraising, governance, recruitment and HR, IT and more.

This year we have:

- Supported **KLS tenant organisations** to get through the pandemic, including Sen Talk, Free2Be Alliance, Jags Foundation, CBC services.
- Helped set up and ran **Battersea Coronavirus Angels** (see below).
- Helped form and support a new project, and now independent CIC, **Power to Connect**. In their first year they have refurbished and distributed more than 1,300 laptops and devices to young people in the borough.
- Enabled **Kambala Cares** to use our kitchen during the pandemic and cook 150-200 hot meals for local residents each week.
- Supported **Link Up London** to grow their offer across the whole of London in response to the pandemic and so encourage more skilled volunteering for local communities.
- Been an active member of **Wandsworth Voluntary Sector Coordination Project (CVS)** and **Wandsworth Partnership Group**.
- Helped form a new Wandsworth **Charity CEO network**.

ii. Partnerships

We also build relationships and networks, contribute to community initiatives, support other charities and community groups, collaborate with other agencies, and bring different peoples and communities together.

This year we chaired and were an active partner in the following:

- Helped set up **Battersea Coronavirus Angels**, where we recruited 450 volunteers and supported over 700 vulnerable local people with shopping, prescriptions and befriending during the lockdowns.
- Set up the **Wandsworth Digital** partnership of 70+ organisations to address digital exclusion across the borough.
- Developed the **Battersea Alliance's Emergency Covid19 Grant Fund** with the Big Local SW11. We secured and distributed £100,000 to 29 local community groups, who in turn supported 3,500+ local residents.
- Set up '**Battersea Volunteers**' project to encourage volunteering across Battersea, as part of our continued partnership with the **Battersea Alliance**.
- Chaired the **Wandsworth Covid Food Providers Group** of 40+ groups feeding and supporting local residents through the crisis.
- Worked with **Wandsworth Council and key local charities** to coordinate a strategic and practical response across the borough in response to Covid. This has really helped mature our relationship with one another.
- Supported **Battersea Communities** campaign for a new community centre on Surrey Lane Estate. We were not able to run the Glass Door winter homeless shelter this year because of Covid.

- Led the **Battersea Older People Provider Forum** to enable a strategic approach of working together for the benefit of local elders.
- Were actively involved in **Locality's** London large Settlement's Group.
- Continued to work with **Wandsworth Welcomes Refugees**.
- Are in the process of campaigning for a **Wandsworth Poverty Strategy** with others in the community.
- Commissioner for the **Wandsworth Equality & Fairness Commission**, which will report its findings in Spring 2022.

iii. Collaborations with local schools and businesses

Annabel Bennett, our new Community Partnerships Manager, has worked tirelessly to develop and strengthen our partnerships with local schools and businesses.

These include:

- **Lavender Hill Clothing:** a new partnership arose during the pandemic where 20,000+ masks were generously donated by Isobel and her team to residents in the community.
- **AS Watson Group:** our long-standing partnership support our volunteering, fundraising and offering business and employment insights for our ESOL adult students.
- **Dorrington PLC:** have recently started to support our work with donations and volunteering, particularly with our Love to Learn teams.
- **Schools:** we've continued to develop our partnerships with **Francis Holland School, Thomas's Battersea School, Belleville School**, and from next year **Garden House School**.

Lobbying & Campaigning

We worked on a number of campaigns this year to bring about social change. In KLS there is a real understanding that we have to address the causes, as well as the symptoms, of why people come through our doors. At times this is to do with failure of national and local government policy to support local people properly.

This year we've worked with other organisations to campaign on:

- Improving the **commissioning work of Wandsworth Council**. For example, their Covid response, Wandsworth Grant Fund, Wandsworth Digital Funds and more.
- Lobbying successfully for **Free School Meals** for local families during Covid lockdowns
- Securing a **new Surrey Lane Community Centre**. Though unsuccessful we will continue to work with Battersea Communities to find a solution for this local estate.
- The creation of a **Community Wealth Fund**, a long-term community-led investment into the neighbourhoods that need it most.
- **#VaccinesForAll** providing the vaccine for everyone living in this country regardless of their status.
- Highlighting the importance of investment for small, local but vital charities and community groups that are **#NeverMoreNeeded** during these difficult times.

To find out more visit our website www.klsettlement.org.uk

5. KLS direct services in 2020/21

a) Katherine Low Settlement's work with older people

As always, we are driven by the difference we make to the lives of our elders. Our Elders service always strives to:

1. Encourage active and independent living.
2. Reduce isolation and loneliness.
3. Improve wellbeing and prevent ill-health.
4. Enable older residents to become dynamic and contributing members of the Wandsworth community.

2020/21 was a difficult time for local older people, as it was for us all. 54% of our members told us in a survey in March 2021 they had no one but KLS to support them. Our Elders Service strived to give much needed support, in new ways, during this difficult Covid period.

We run 21 different activities each week for 230+ older people including Lunch Clubs, chair-based exercise classes, T'ai Chi, Dance for Life, a film club, and more. We've run these 'virtually' over the last year and are now trying to re-establish our face-to-face support as lockdown restrictions ease. Diana said recently *"If I didn't have KLS I wouldn't have made it through lockdown I would have gone mad."*

We did lots of careful planning throughout the pandemic. This was key to support people through the various stages of the crisis. It meant we could offer support virtually (via telephone and online), with doorstep visits, host outings and trips, and meet in public places or in the centre. We followed government guidelines; used the 'my loved one' measure; completed individual and groups risk assessments for members, volunteers and staff, as well as transport; and used small bubble groups to bring people together, such as our Tea & Chat bubbles.

We created a **Fone Friends befriending service** to support people through the pandemic. Volunteers and staff made 5,928 befriending calls to our elders (March'20-March'21). With some more vulnerable members getting daily calls including over weekends and on Christmas day. This emotional support was crucial, as so many were scared, lonely, anxious and stressed.

Many elders received **1-2-1 support**, including **advice and casework support**. We addressed specific issues that our elders were facing by advocating on their behalf or connecting them with the Wandsworth Community Hub, Social Services, Age UK Wandsworth, Citizens Advice, mutual aid groups, Foodbank, mental health community support etc. for changes in their care packages and financial issues, for example. One member was supported to have their bedroom moved into the living room when she could no longer manage the stairs.

We supported members to get **food parcels, clothes and medicines** We worked with local food groups like Kambala Cares and Waste Not Want Not Battersea to provide hot meals; and Age UK Wandsworth and the local Foodbank with food parcels; as well as brilliant support from the Battersea Coronavirus Angels, whom we helped set up and trained. We provided **mental health support** when they were struggling and helped with serious safeguarding needs. We also encouraged **Peer Support groups**, where members swapped telephone numbers and called each other.

Members Story: Mr J supported by his digital champion

Mr J, aged 66, lives alone after his family moved away last year. His two beloved dogs also passed away. He has dementia as well as a neurological condition that causes him constant pain. During lockdown his low mood got worse. We referred him to mental health services and social services for increased support. He was supported by KLS' Digital Champion to join Zoom art sessions to help give him something to keep busy and connect with friends. He also received telephone befriending during this time with a friendly volunteer. They're now meeting face to face as the restrictions have eased.

The team supported elders to maintain their physical health, mobility, balance and fitness. Though, as our Annual Impact Survey shows, their physical health has significantly deteriorated (see results below). We hosted **exercises sessions** via Zoom. We ran YouTube sessions created by our exercise tutors. We also produced our very own exercise DVD (take that Jane Fonda) and shared this widely with our members to use at home. We also developed our own Parkinson's Dance DVD. Tutors called members when classes were not running to offer encouragement. When lockdown ended, we ran exercise classes in Fred Wells Gardens; and we offered a number of community walks in Battersea Park, including a well-attended men's walk.

We posted 100s of **activity packs and gifts**, especially to our most isolated members, to keep them mentally engaged and busy, with new hobbies include art packs, books, CDs and puzzles. We ensured members got handmade cards and Christmas gifts with the support of our partners Frances Holland school, Thomas's school and Dorrington plc.

At the request of our member's, we set up a number of **new activities** including a new Film Club, Age Well's Zoom Exercise classes, Writerz and Scribez intergenerational work, National Trust online art sessions and Talk Wandsworth online wellbeing sessions.

Members Story: Mrs F's world opened up

Mrs F, aged 85, lives alone and has dementia. Her children live in Germany and Spain and were due to visit but Lockdown happened. She misses them immensely and feels lonely and depressed. A KLS' Digital Champion helped set up an Alcove Phone (special online tablet for elders), and then spent time helping her to practice making and accepting calls on the device. She is now very happy, as she can actually see her children when using the Alcove video phone. Mrs F has been receiving regular phone calls from a volunteer befriender, and KLS staff. These regular calls are her lifeline.

Early on in the crisis we realised that many of our older members were not online. They did not have the devices, data, money or skills to get online. They were **digitally excluded**. To address this, we did a number of things. We piloted 'Tech Up Battersea' – a new programme to support elders get online. We taught elders how to use digital technology. We loaned tech during periods of lockdown to reduce their isolation. Digital Champion Volunteers offered 1-2-1 support on the doorstep. 20 Amazon Fire Tablets were set up for the service, that are now installed with the necessary apps including Zoom groups and with individual email accounts.

Our new Age Well service ran ‘**12 Zooms Over Christmas**’ as part of Battersea Zoomers. This was a varied programme of zoom sessions tailored to meet the social needs of elders at home. The programme was set up to get isolated and vulnerable older people equipped and trained on Zoom in time for Christmas. This was so successful that it still continues and has a regular weekly programme of Zoom activities.

The difference we make with older people

Our members are always talking to us, giving us constant feedback - letting us know what they want, what they like and what they don't enjoy. Once a year we conduct a formal Annual Impact Survey. This year we found members were feeling less positive and socially engaged when compared with the previous year.

- 89% said they feel better within myself (down from 98% last year).
- 89% said they enjoyed the social interaction at KLS (down from 94% in 2019/20).
- 89% are participating in activities they enjoy (down from 99%).
- 69% felt more in control of their daily life (down from 88%); 23% felt they had much less control of their daily life.
- 26% felt their social network had decreased versus 64% who felt they had a wider network (down from 90% in the previous year).
- 90% felt less isolated (which was the same as the year before)
- 89% said they felt more confident (the same as last year).

Members Story: Mrs C getting out with her phone

Mrs C, aged 76, was nervous of going out post-lockdown as she was scared of catching the virus. She had never used any IT in the life. A volunteer taught her how to use her new phone, including taking photos. We encouraged her to go for walks and send us pictures of the things she saw that bring her joy, such as flowers. She feels the walks have helped with her weight management, as she reported she had put on weight during lockdown. As well as her overall wellbeing and renewed confidence about going out. Mrs C was also shown how to use Zoom and now attends the KLS Zoom socials. She's even joined a National Gallery talk and our Draw, Sketch, Party sessions online.

b) Katherine Low Settlement's work with refugee and newly-arrived communities

KLS work with refugee and newly-arrived communities in a variety of ways including our Love to Learn education team; our Adult Education (including ESOL) programme, and our Women's Wellbeing Group.

i. Love to Learn education team

Our Love to Learn education programme makes a real difference to the lives of 200+ young people from refugee backgrounds in Battersea and the wider Wandsworth community. We broaden educational experiences, improve educational outcomes and confidence, and support aspiration.

The team provides a range of educational services and support including advocacy and advice, homework support through learning mentors and clubs, parent workshops and supported referrals. We liaise with schools, social services, other community organisations and service providers to ensure that families access appropriate and targeted support for their needs. The Covid-19 restrictions and lockdowns placed additional pressure on our children and families. Like all of our community services, our own Love to Learn team had to go 'virtual', offering support over the phone, online, using the post and doorstep visits.

Our **Learning Mentor programme** worked with 64 volunteer learning mentors paired with 64 young people from a refugee background who are struggling at school. The mentors visit for one hour a week, until the end of the academic year. This has been happening online, rather than face to face, during the Covid lockdowns. The learning mentors were able to achieve the following outcomes with young people:

- **Positive engagement with learning:** 82% of mentors say their mentees positively engage with learning during their sessions.
- **Improved confidence:** 52% of mentees display high levels of confidence based on scoring themselves across 7 areas of daily life.
- **Gained knowledge and understanding of educational pathways:** 87% of young people over 13 have been involved in appropriate conversations about their educational pathways.
- **Raised aspirations:** 64% of young people being mentored have aspirations and know what they want to do post school.
- **Ability to build trusting relationship:** 94% of mentors say they have a positive relationship with their mentee and have built trust with them.

Our **family education and casework programme** provides free, confidential and impartial advice, information and advocacy support to help refugee families and their children get ahead in education. Overall, 89% were fully satisfied with our casework service (Love to Learn annual survey 2021). The team were able to achieve the following outcomes with young people:

- **Access Education:** 153 children and young people were assisted with their access to education via our casework team (supported with obtaining school or college places, transfer schools etc). 95% of issues were resolved. 26 UASCs (Unaccompanied Asylum-Seeking Children) were assisted with their access to education. 89% issues resolved.
- **Thrive in Education:** 113 children and young people were assisted to thrive in education via our casework team (supported with school issues, exclusions, SEN provision, Children's Services input and financial support - often multiple issues). 82% issues resolved. 57 UASCs were assisted to thrive in education via our casework team (supported with language support in class, emotional support, help with school/college, accommodation, immigration, health, finance). 88% issues resolved.
- **Increased knowledge and ability to navigate the UK's education system:** 119 families were assisted. 83% of families said they increased their knowledge and ability. 57 UASCs supported. 100% of UASCs increased their knowledge and ability.

Family and Parent workshops. Our work in empowering and connecting parents is now better established. We delivered 14 online parent workshops since April'20, on a range of subjects all requested by parents. These focused on health and wellbeing, as well as education

understanding. e.g. Tips on home education, Routines and sleep, Coping with stress, Covid awareness and vaccinations, Exams and Assessments 21, Post 16 Education options. All the workshops were run in partnership with local professionals, including NHS staff, parenting experts and primary and secondary teachers.

Our **Homework & Activity Clubs** include: Junior Club (5-10 year olds), Senior Club (10-15s), GCSE Study Groups (15-16s), Youth Club (16-21) and Holiday Clubs (5-18s). This year we supported 59 refugee young people and their families at our Clubs.

Due to the ongoing lockdowns, we were unable to run our usual face to face services. So we started weekly online Corona Homework Clubs, where we were supporting local children's academic education, as well as their social and emotional wellbeing. They were energetic sessions which included the rock paper scissor championship, spot the difference, yoga, meditation, online Pictionary, craft challenges and Joe Wickes workouts.

We delivered 100s of stationary packs, books and physical learning materials. So our young people had resources to learn at home. We also sent out 100s of activity art packs, in partnership with a local artist collective 'Artists in Transit', to keep our young people occupied with creative and interesting things to do. Our partner Fairbeats! continues to provide music lessons online. **63% of young people attending our Clubs display high levels of confidence** – based on scoring themselves across 7 areas of daily life. And **78% display high levels of wellbeing** – based on scoring themselves across 5 areas of daily life.

Fatima told us why our summer programme is so special to her. *"I love the summer with you. Sometimes I am so excited to see my friends I can't sleep. If I didn't go to somewhere with you (Love to Learn) I would just be near my house or inside being bored."*

When restrictions were partially lifted, we had an amazing summer getting 106 children out and about, seeing their friends, having fun and sharing their experiences of lockdown. **98% said they'd developed their social skills; 85% said their independence had increased; and 84% felt more resilient.** Thanks to everyone who financially supported our summer programme. In September 2020, we were able to run small face-to-face Homework Clubs with bubbles of 15 children. The Clubs were rotated so each child attended every two weeks. **72% of children attending our Clubs have aspirations and know what they want to do when they leave school.**

Yasmin, aged 8, told us what she got out of our Homework Club. *"When I come to the Club first time, I didn't speak any English and I was scared I just wanted to be with my mum. But now I am waiting every day until I go to the Club because it feel fun and I have friends and people don't mind my English"*.

During the second and third lockdowns we continued to provide online support. We now have five weekly online Clubs: GCSE Homework Club, Youth Club, Wednesday Corona club, Wednesday drop-in Homework Help Club and Thursday Music Group. **87% of young people who attended our Clubs said they engaged positively with learning whilst with us.** **Plans for next year.** As outlined above, we will continue to run our Love to Learn education programme for local refugee children and their families. We will continue to adapt and change according to the Covid restrictions. One area that we've like to extend our efforts is to support

more older adolescent refugee young people aged 16-21: after they've finished their GCSEs, as they move on to further and higher education, and into the world of work.

Members Story: Ahmed overcoming adversity

Ahmed* came to the UK in 2019. He had been badly beaten in Libya by people traffickers and as a result is deaf in one ear. He really struggled with his learning, at Southfields Academy in their International department, as a result of the trauma he had experienced and his hearing difficulties, and he had no English to start with.

Our member of staff, Mery (who works with our Love to Learn education team), has been working with him intensively. This year he has shown a great improvement. The fact that Mery knows him well and speaks Tigrinya, his home language, means that she became aware that he also seemed to have learning difficulties. This would not have been picked up otherwise, as his teachers assumed that his slow progress was down to his hearing difficulties and having English as a second language. Mery's intervention meant that he was assessed and then given an EHCP (Education and Healthcare Plan) which will enable him to access the support he needs.

He has also been very distressed about his immigration status. Ahmed has been waiting over a year for a decision and therefore felt extremely anxious about his future, that he might not be able to remain in the UK. Mery found him an immigration solicitor and liaised between him and the solicitor, as well as keeping pressure on the solicitor to progress the case with the Home Office. She provided evidence, from her work with Ahmed over the two years he's been here, of the distress caused by the uncertainty over his future. We just heard in the last few days that he's been granted refugee status, which is fantastic news.

*Note: Names have been changed to ensure anonymity.

ii. Adult Education – ESOL (English) at KLS

Katherine Low Settlement has a strong track record of providing **free English for Speakers of Other Languages (ESOL) courses and qualifications** since 1999. This enables migrant and refugee communities in Wandsworth to improve their English literacy and language across the four skills of speaking, listening, reading and writing.

Over this academic year (2020/21) our ESOL has:

- 8 courses running designed to teach students with different levels of English (funded by the National Lottery Community Fund and Wandsworth Lifelong Learning).

Numbers of students

- 128 students enrolled in the academic year (81% retention rate).
- 170 study places across our various classes of ESOL, ESOL waiting lists, Maths and IT. We have a study place for any student who wishes to study Maths, and presently 30 students a year can study IT.

Student Progression

- 97 students intend to progress/return in September 2021.
- Of those moving on from KLS:
 - 3 moved onto employment Jan-Apr'20
 - 1 moved into employment Aug'21, having gained Level 1 Reading and Writing

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

- 1 moved onto a Level 2 Teaching Assistant course, have gained L1 Functional skills English and Maths
- 1 moved onto Level 1 Childcare course in Further Education
- 2 ex-students on Level 2 Teaching Assistant course returned to complete element of WEX
- 1 student set up an online business selling crocheted dolls
- 1 student developed her own YouTube cooking channel which now has 32K subscribers.

Exams

- 56 exams entered for (Entry 1, 2, 3, Level 1 English SFL; E2, E3, L1, L2 Functional skills Maths) of which we had:
 - 50 live exam achievements (including 2 Teacher Assessed Grade achievements)
 - 4 fails
 - 2 illness related no-shows.

Covid Restrictions and Flexible Classes

In September 2020 we started the academic year with face-to-face classes - adjusting our teaching to Covid restrictions to include: desks 2 metres apart; larger classes split to avoid overcrowding with a blended learning approach (once we had worked out ways to do this); students picking up worksheets at appointed times when unable to attend in person; ensuring all students had a gmail email address, could access Google Classroom and were trained to use Zoom in the event of any further closures; and 1:1 laptop training for students.

Providing digital support

"I liked borrowing a laptop because now I'm learning about using a laptop for my future."

Aliya, one of our students

Last year (see Year 1 report) we reported the results of a digital access survey amongst our students which prompted a call to action. The result was that we were able to get 24 laptops out to students by October 2020 and a further 30 by the beginning of 2021. This meant that after our second closure in November 2020, more than 60% of our students had access to a KLS laptop for their classes, with a further 25% sharing devices with their families and the remaining 13% more comfortable using their smartphones. We only had 3 students who neither had access to a laptop nor a smartphone, but all of these were due to a lack of interest in engaging with digital technology. This remains a project in progress.

"There was a lot I didn't understand about computers and I was frightened of using one. Since I had some training and have had to use one for my ESOL classes, I am feeling more confident and this is helping my daughter to feel more confident about herself too. I love it"

Lastenia, one of our students

Online Classes

"I didn't want to do online learning. I felt bad. I didn't understand and I stopped coming to classes. My teacher called me and I came to KLS. She showed me how to use a laptop, I took it home and then I came to all my classes. My teacher, she is so patient she makes me relax. Now I am proud of myself and my teacher is proud of me. I have passed all my Entry 3 exams."

Monica, one of our students

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

Online classes were simpler to set up for the second lockdown. The students were far more confident with the format this time and were ready. All classes had access to:

- A class WhatsApp group for sharing class news, zoom links and peer to peer support
- Google classroom for class materials and homework
- Physical learning materials to pick up at the beginning of the week

This resulted in a very good attendance rate amongst the higher-level classes - digital literacy often runs hand in hand with language literacy.

The three groups that found it most difficult to engage with Lockdown lessons were Pre-Entry, Entry 1 and Entry 1/2 speaking and listening. This was due to a mixture of low confidence and extra time needed to engage their children in their own lockdown lessons. The ESOL Manager when doing online lesson observations was able to observe this first hand. When observing ESOL classes at lower levels, children were much more likely to interrupt parents and need support with their schoolwork. Whereas higher level students had sufficient study skills to either set up their children's learning environment first, or have the confidence to study side by side with them.

One bonus to the students learning to use Zoom is that it has opened up contact with families abroad for many of them. They have now been able to show their families how to use it from as far away as Afghanistan.

Post Lockdown attendance

"I want say thanks to all my teachers and KLS to give me online lessons in Covid time."

Zahra, one of our students

Once we decided to open up face to face classes again at the beginning of May, attendance took a big hit across all levels and decreased. Multiple factors affected this including: Constant school closures; Sickness, including Long Covid; Overseas travel to look after ill family members; Needing to self-isolate; and housing issues once Landlord rules changed.

Volunteers

We had fewer volunteers this year due to Covid nervousness and restrictions. Most of those who were able to give their time managed to stay with us for the whole academic year. Their willingness to adapt to new teaching conditions was invaluable. This meant that during online classes they were still able to:

- work 1:1 with struggling students
- work with small groups
- lead classes when the teacher was carrying out ILP's (individual learning plans).

Volunteers play a very important role in the classroom experience.

- Three students from the higher-level Waiting list group have loved their experience so much that they have applied to be volunteer classroom assistants for the next academic year. They will work with Pre-Entry and Entry 1 students.
- Two students from the Entry 3/Level 1 class are also eager to volunteer their skills. They plan to teach crochet and embroidery skills in extra-curricular creative classes running for ESOL students next academic year.

- Two students from 2019-20 leavers returned to us as classroom assistant volunteers.

Volunteer Story: Djedjiga teaching our Waiting List group

One volunteer, Djedjiga, returned to us this year after a few years absence. She was eager to use the skills she had learnt in her CELTA course to run her own group: the lower-level Waiting List group starting in January 2021.

Djedjiga liaised with the ESOL manager closely and they worked together to develop a Scheme of Work which she delivered to a group of 10 students (Entry 1-2) once a week, online, for the spring term. Her confidence grew weekly which was a pleasure to observe. She was happy to take on new ideas; work with multi-level learners; and master online learning tools. The result was that students engaged well, had very good attendance and bonded well as a group. This was even better when they started face to face classes in May.

Djedjiga is a Second Language English speaker, who having grown up in Algeria and France speaks several languages and has a good understanding of intercultural issues. Her empathy for the students is palpable and she has a quiet patience. All of these things make her an engaging teacher.

As a result of her success, Djedjiga has accepted the challenge to teach the IT for ESOL courses next academic year (three courses running once a week for six weeks). This will be a good way to widen the scope of her experience. She will be well supported by the team.

Qualifications

Preparation for assessments was yet again different this year. Most of the preparation period was spent under lockdown conditions and it soon became clear that we would again have to limit numbers taking recognised qualifications. Unlike schools, the Further Education (FE) sector was not given the option to rely on teacher assessed grades (TAGS). TAGS were only expected to be awarded under exceptional circumstances and with extensive evidence. Thus, we had two options: either deliver online assessments or plan for live (in-person) assessments.

As a team we agreed that online assessment was not a fair medium for our cohort. So we made the decision to run live assessments for those students who were most likely to gain a qualification. At the time we were still not running face to face classes and it became clear that the students who had 'engaged' fully, measured by attendance and completion of homework and coursework, were the ones who were also most likely to engage with the exam process. This meant that we could run a 'safer' assessment season, bringing in small groups of students for mocks and actual exams.

The results have reflected this decision. We have had an 89% success rate (which could have been 93% if a hospitalisation and a bereavement for two of the students had not struck!). This is a very good result. For two of our students, it means that they have the necessary qualifications to carry on with their careers in childcare and teaching. For another two, they have the qualification requirements to move their applications for British citizenship forward.

We are extremely proud of all of our students, not just those who have achieved formal, measurable qualifications. We are proud of the whole cohort, who have faced a difficult situation with courage, stoicism and patience. We are happy that almost all of them are

excited to return to what we hope are more normal learning conditions in the coming academic year.

Member Story: Amina from student to volunteer to paid staff

Amina is from Somalia, has been in the UK for more than 20 years and has brought up her five children here. Amina has been coming to KLS for a number of years and has progressed slowly but surely both in confidence and language acquisition. She gained a Level 1 certificate two years ago on our Childcare course and has since been working as a valued member of the ESOL crèche team. She is a softly spoken woman with a strong presence.

During the winter lockdown the ESOL department partnered with the National Literacy Trust (NLT) to run an Early Years Together pilot project with Somali mothers and their pre-school children. This had to be adapted from the original face to face concept to being delivered online. This is where Amina shone. She recruited all the parents from her local networks to take part; she helped with training the parents for online delivery; she translated for both sides of the language divide and made sure that engagement remained high. It was a very successful pilot which is now being adapted and rolled out to different communities by the NLT. Amina was also able to see herself in a new light – as a community organiser and able to hold her own in English speaking situations.

Other interesting projects that Amina was involved in this year – promoting Covid Safety to the Somali community in a film made at KLS for Wandsworth Council. Following on from that Amina also co-scripted, translated into Somali and starred in, a short film allaying the fears around and promoting the benefits of the Covid Vaccination.

Note: Names have been changed to protect anonymity

Plans for next year

From September 2021, the plan is (as far as plans can be made in the current climate) to return to full class face to face lessons. We will still be observing sensible precautions.

As a team we have agreed that the skill we need to focus on most across all levels is writing. Writing is the most difficult skill to teach/learn online because the reactive feedback cannot be easily carried out. The space of time between writing, sending online, being marked and sent back makes the process too slow to be of value to the student. Through discussions with other professionals in the ESOL sector we have found this to be the consensus. The team is excited about devoting a lot of class time to this skill. For example, handwriting and word formation for Pre-Entry; creating questionnaires and working on sentence structure for E1; Paragraphing and text type for Entry 2; Report writing and narratives for Entry 3 & Level 1.

Another exciting plan for next academic year is to introduce Wednesday afternoon extra-curricular activities. All students will have the opportunity to attend informal sewing, art, cooking. We are in the process of recruiting volunteers from the local area to lead these sessions, some of whom as mentioned before are present and past students.

We are also trying to partner with Uffo Athletic and Leisure Group– a local charity promoting healthy walks in local parks.

Similarly, we are recruiting volunteers, with the help of the Battersea Society, for a new project aimed at opening up London for our students. The idea is to match London volunteers who have a passion for the city with a KLS ESOL student, who would like to get to know the city they now live in, so that they can 'discover' London by bus. They would meet once a week or bi-weekly, for up to two hours, to go to different places in London by bus.

Twenty-first century teaching tools - if the budget is approved for this, we are getting very excited about installing a SmartBoard in one of our classrooms. This will help with engagement, accommodate different learning styles and make classes more productive.

iii. Somali Women's Wellbeing Group

A big thank you to MoMark's Community Mental Health Fund and our individual supporters in backing this work.

Aims

KLS' Somali Women's Wellbeing Group aims to:

- Improve mental health for 20 Somali Women who currently have low level mental health issues and low self-esteem.
- Increase confidence for the women to seek support from other services for their mental health (e.g. GP or Talk Wandsworth) if needed.
- Empower the group to lead themselves after the project ends so it becomes a peer-led and sustainable group.

Activities

We ran a weekly (term-time only) Somali Women's Wellbeing Group for 24 Somali women over 2020 (Jan-Nov'20). On average 18 women attended each session. We invited more women (about 35 in total, who are on our waiting lists and through word of mouth to invite 'friends of friends') to attend our summer picnics and accessing one-to-one support, which increases the numbers of women supported. Inevitably the Covid-19 pandemic and lockdown restrictions impacted on our ability to run our face-to-face sessions. We moved our support online and over the telephone during these challenging times. Our staff provided additional 1-2-1 telephone support for those that needed it each week. Zoom and FaceTime were used more as the group became more proficient with technology.

Member Story: Muna, a local parent, describes her time with us.

"I wanted to get out of the house so I went to the Somali Women's Group. I had post-natal depression after my baby was born but I never talked about it, even though I went to hospital. In my culture we are told that to go to the Koran if you're not feeling well. My family just said, 'it's just a baby, it's normal, a Muslim woman shouldn't be stressed'. I came to the Group because I didn't want to be at home being stressed and I want to help other women too. For example, in the last session it got emotional and I was crying and I think other women were able to cry because of that, and crying is good.

Now I feel able to talk about issues and ask for help. Somali women are supposed to be strong, but I don't have family here or the support we have at home, so I need to ask for help. I used to get very angry with my children but now I can manage better because of the advice we got in the group. My marriage was also very difficult but I got good advice and we are still together."

Making a difference

We monitored and evaluated the work of the Group using an initial assessment questionnaire, mid-term discussion and end-questionnaire; as well as staff observations and informal feedback collected over the year. Our Somali Women's Group has significantly improved the outcomes for the women involved. It:

- Improved the mental health of 24 local Somali Women. All of the women reported having low level mental health issues and low self-esteem when the group started (see below). By the end they reported having made significant improvements in their feelings about themselves, and acquiring the skills and coping mechanisms to better support themselves and deal with issues in the future.
- Increased the confidence for the women to seek support from other services for their mental health. The women reported accessing their GPs, Talk Wandsworth (a local talking therapy support service), and local community organisations and charities for help and support such as the Foodbank and Citizens Advice.
- Empowered the group to lead themselves after the project ended. The group does need a bit more support to become a peer-led and sustainable group, but they are getting there.

We can say with confidence that KLS' Somali Women's Group has had a significant improvement on the lives of the women that were supported in 2020. All the women answered a questionnaire to test for seven areas of wellbeing. We used the academically-recognised and validated Warwick-Edinburgh Mental Wellbeing Scale, at the beginning and end of the group.

In January 2020 most of the women were not feeling optimistic about the future at all. This was before Covid-19 had any effect on their lives. But by the end more than half (53%) were feeling optimistic often or all of the time. This can be attributed to the new skills they acquired, new experiences they had, new friendships and support networks they developed during the course of the group.

By the end of the year most of the women reported that they were able to deal with their problems better (76%), able to think more clearly (94%), and make better decisions in the life (94%).

Three-quarters (75%) of the women were not feeling useful at all at the start of the Group. By the end this had reversed to three-quarters of them feeling useful often or all of the time. Many of them relaxed over the course of the year (even with the lockdown restrictions increasing the difficulties in their daily lives), with more than 71% of the women feeling relaxed often or all of the time by the end.

Finally, and maybe most importantly, their relationships improved massively during the course of the year, inside and outside the group. 88% were feeling closer to other people by the end of November. The strength and number of relationships (and support networks) is a key indicator of current and future wellbeing and health. We were pleased that the group has had such an impact on the women involved.

Plans for next year

We plan to offer lite-touch support to the existing Women’s Group for the next 3 months (Q1 – 2021) as they increasingly find their feet. We are seeking funding for a new cohort of women to join a new Support Group in 2021.

The final word goes to Saida, who joined our Somali Women's Group this year. *“Honestly, I loved the group and I could not believe we were having it in our area. Every session I attended, I learnt some useful skills that improve the quality of life. My confidence is improving every day. I use my time wisely. I started to manage my anger and stress better. I reorganized my household and throw away many things that I did need to have in my house. I also become a great parent as I implemented many of the useful tips.”*

FINANCIAL REVIEW

This year Katherine Low Settlement made an overall surplus of £262,017 (2020 - deficit £17,031), of which unrestricted funds made a surplus of £177,712 (2020 - deficit £12,919) and restricted funds made a surplus of £84,305 (2020 - deficit £4,112). Together with reserves brought forward at the start of the year these surpluses increase reserves to be carried forward at the end of the year to £755,528, of which £361,511 are unrestricted and £394,017 are restricted. The charity has worked hard, in a difficult operating environment, to achieve these results.

Thank you to all of our funders: no matter how large and small we appreciate whatever you can give. Amongst others, we'd like to thank: Anthony and Pat Foundation, Big Local SW11, BBC Children In Need, the Belpoch Trust, the Childhood Trust, Dorrington plc, Edward Gostling Foundation, Garfield Weston Foundation, Hanne & Co., the Henry Smith Charity, the Mercers Company, MoMark, The Murray Family, National Lottery Community Fund, Power to Change, the Rank Foundation, Sir Walter St John's Educational charity, the Sobell Foundation, STAR at Kings College London, Thomas's Schools Foundation, the Topinambour Trust, the Worshipful Company of Tobacco Pipe Makers & Tobacco Blenders, Wandsworth Council including their Lifelong Learning department, Wimbledon Foundation and the Winstanley & York Gardens Joint Venture. Thank you very much for your on-going support of our work.

The Settlement receives donations from many people and organisations all of which are vital for its ongoing work. Thank you so much. We really appreciate your support.

We continue to enjoy a strong relationship with two local schools: Francis Holland School (co-founder of KLS) and Thomas's Battersea School – involving them in volunteering with our projects, fundraising and community events. We're very grateful and excited about deepening our work together over the coming year.

Katherine Low Settlement also receives unrestricted income from the rents and charges it makes for the use of its buildings at 108 Battersea High Street. During 2020/21 these rents amounted to £45,297 (2019/20 £118,523). The rate of occupation of the building and the tenants are continually changing and the Settlement is looking to maintain full occupancy levels of organisations renting space in the coming financial year.

Investment and Reserves Policy

The Trustees have considered the liabilities to which the charity is exposed and have set a level of reserves designed to safeguard the charity against any future event. In particular:

- Reserves have been made to provide sufficient funds for an orderly winding up of operations if necessary, which is estimated to be six months' running costs.
- A reserve to ensure the maintenance of the building so that they are in good order to house our services and those of our tenants.
- Minimum reserve levels before the charity considers any significant strategic change outside its current remit as a going concern.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

- It is the intention of Katherine Low Settlement to budget and operate on a surplus basis. However, in certain circumstances reserves may be used to cover any shortfall in revenues and operating expenses, and also to support strategic initiatives. The charity follows a set of guidelines to ensure it can meet all deficit and expenditure obligations in relation to the charity's annually approved budget.

Going Concern

The Trustees have reviewed the financial position of the charitable company as of 31st March 2021 together with the budget, income and expenditure, cash flow and investments, for the period April 2021 to March 2022 inclusively. The Trustees consider that the budgets are reasonable, and that the charity has sufficient reserves and cash resources in order to continue as a going concern.

FUTURE PLANS AND DEVELOPMENT 2020/21

Our 5-year strategy challenges us to do more each year – to grow and develop so that we can support more local people. The Coronavirus pandemic hasn't changed that. But it may have permanently altered the way in which we provide our services. We're looking to see how our services continue to evolve and offer a blend of online and in-person services. We know too that we all need to lead more digital lives and will support our staff, volunteers and members to do so.

Our plans for the year ahead focus on reconnecting with our members and supporting their recovery from the effects of the pandemic and lockdowns. Everyone has told us they need a period of recovery, healing and commemoration for those we've lost. As well as celebration and the joy of being back together again. We will do this safely with our members.

We will continue to focus our efforts on securing the financial sustainability of the charity by continuing to raise money from charitable trusts, whilst working to diversify and increase the number of individual donors who support KLS. We continue to be blown away by people's generosity with our emergency Covid Appeal and Spring Steps Challenges, and through fundraising campaigns like the Big Give (supported by the Childhood Trust, Francis Holland School and the Topinambour Trust). Thank you again to each and every one who supports us.

We look forward to working with many more local people, community organisations, volunteers, partners and funders in Battersea and the wider Wandsworth community. Do join us so that we can continue to foster and empower communities in our neighbourhood to reduce poverty and isolation.

Your support and help on this journey would be much appreciated.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Katherine Low Settlement Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period, including income and expenditure, or the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Charities Act 2011 and Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information including the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In so far as the Trustees are aware:

- There is no relevant information of which the charitable company's independent examiner are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

By order of the board of Trustees on 30th September 2021 and signed on its behalf by:

BEN THOMAS
Chair of Trustees

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW SETTLEMENT LIMITED

Opinion

We have audited the financial statements of Katherine Low Settlement Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually, or collectively, may cast doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of the charity and its industry, we identified that the principal risks of non-compliance with laws and regulations related to the UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud, money laundering, non-compliance with implementation of government support schemes relating to COVID-19, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006 and the Charities Act 2011.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- considering the risk of acts by the company which were contrary to applicable laws and regulations.

Our audit procedures in relation to fraud included but were not limited to:

- making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- gaining an understanding of the internal controls established to mitigate risks related to fraud;
- discussing amongst the engagement team the risks of fraud;
- addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Rajesh Amin (Senior Statutory Auditor)
for and on behalf of BDA Associates Limited
Chartered Accountants
Annecy Court
Ferry Works
Summer Road
Thames Ditton
Surrey
KT7 0QJ

Date: 1st October 2021

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 31ST MARCH 2021

		Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
	Notes				
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	148,094	172,893	320,987	70,388
Charitable activities					
Provision of community centre and projects	4	139,896	599,784	739,680	625,489
Investment income	5	3,046	-	3,046	3,996
Other	6	736	-	736	7,537
		<u>291,772</u>	<u>772,677</u>	<u>1,064,449</u>	<u>707,410</u>
TOTAL INCOME					
EXPENDITURE ON:					
Charitable activities					
Provision of community centre and projects	7	190,685	611,747	802,432	724,441
		<u>101,087</u>	<u>160,930</u>	<u>262,017</u>	<u>(17,031)</u>
NET INCOME					
		<u>76,625</u>	<u>(76,625)</u>	<u>-</u>	<u>-</u>
Transfers between funds	20	76,625	(76,625)	-	-
		<u>177,712</u>	<u>84,305</u>	<u>262,017</u>	<u>(17,031)</u>
Other recognised gains/(losses)					
Gains on revaluation of fixed assets	18	-	-	-	-
		<u>177,712</u>	<u>84,305</u>	<u>262,017</u>	<u>(17,031)</u>
Net movement in funds for the year					
RECONCILIATION OF FUNDS					
Total funds brought forward:					
Charitable activity funds	20	183,799	309,712	493,511	510,542
Valuation of property	18	3,000,000	-	3,000,000	3,000,000
		<u>3,361,511</u>	<u>394,017</u>	<u>3,755,528</u>	<u>3,493,511</u>
TOTAL FUNDS CARRIED FORWARD					

CONTINUING OPERATIONS

All incoming resources and resources expended have arisen from continuing activities.

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

BALANCE SHEET
AS AT 31ST MARCH 2021

	Notes	£	2021 £	2020 £
FIXED ASSETS				
Tangible assets	13		3,022,893	3,026,949
CURRENT ASSETS				
Debtors	14	6,322		36,645
Cash at bank & in hand		856,647		629,220
			<u>862,969</u>	<u>665,865</u>
CREDITORS: Amounts falling due within one year	15	(130,334)		(199,303)
NET CURRENT ASSETS			<u>732,635</u>	<u>466,562</u>
NET ASSETS			<u><u>3,755,528</u></u>	<u><u>3,493,511</u></u>
RESERVES				
Unrestricted funds	17		361,511	183,799
Restricted funds	17		394,017	309,712
Revaluation reserve	18		3,000,000	3,000,000
NET ASSETS			<u><u>3,755,528</u></u>	<u><u>3,493,511</u></u>
FUNDS	20			
Unrestricted funds			361,511	183,799
Restricted funds:				
Love to Learn Project			208,178	148,485
Department for Transport – Minibus			9,728	19,456
Chief Executive’s Salary Fund			7,425	-
KLS Lift and Building Fund			74,198	95,558
Elders Project			31,564	-
ESOL Project			59,793	46,213
Women’s Health Project			2,385	-
Corona Virus Angels			533	-
Battersea Volunteer Project			213	-
			<u>394,017</u>	<u>309,712</u>
TOTAL FUNDS			<u><u>755,528</u></u>	<u><u>493,511</u></u>

The notes form part of these financial statements.

BALANCE SHEET

(Continued)

The charitable company is entitled to exemption from audit under the provisions of section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The Trustees acknowledge their responsibility for:

- ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the charitable company.

These financial statements have instead been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

These financial statements were approved by the Board of Trustees on 30th September 2021 and were signed on its behalf by:

Ben Thomas
Chair of Trustees

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

**CASH FLOW STATEMENT
 FOR THE YEAR ENDED 31ST MARCH 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities:			
Cash generated from operations	1	236,029	53,768
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		236,029	53,768
		<hr/> <hr/>	<hr/> <hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(11,648)	(2,000)
Interest received		3,046	3,996
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		(8,602)	1,996
		<hr/> <hr/>	<hr/> <hr/>
Change in cash and cash equivalents in the reporting period		227,427	55,764
Cash and cash equivalents at the beginning of the reporting period		629,220	573,456
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		856,647	629,220
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements.

NOTES TO THE CASH FLOW STATEMENT

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net income for the reporting period (as per the statement of financial activities)	262,017	(17,031)
Adjustments for:		
Depreciation charges	15,705	11,589
Interest received	(3,046)	(3,996)
Decrease in debtors	30,323	3,619
(Decrease)/ Increase in creditors	(68,970)	59,587
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	236,029	53,768
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021	2020
	£	£
Cash in hand	1,034	1,256
Cash at bank	855,613	627,964
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	856,647	629,220
	<hr/> <hr/>	<hr/> <hr/>

NOTES TO THE FINANCIAL STATEMENTS

1. STATUTORY INFORMATION

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any performance conditions attached to grants have been met, it is probable that the income will be received, and the amount can be measured reliably.

Income received from the government and other grants is recognised once the above criteria are met, together with any performance conditions attached to the grant.

Income is deferred only when the Charity has yet to fulfil performance conditions.

Donated Services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, and conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102) the general volunteer time is not recognised and refer to the Trustees' annual report for more information about their contribution.

Expenditure

Liabilities are recognised as expenditure soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis and has been classified under the headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

NOTES TO THE FINANCIAL STATEMENTS

(continued)

2. ACCOUNTING POLICIES (continued)

Allocation and apportionment of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs.

Tangible fixed assets

Depreciation is calculated so as to write off the cost of tangible fixed assets on a straight-line basis over their expected useful lives as follows:

Minibus - 20% on cost

Furniture & Equipment - 20% on cost and 33% on cost

Freehold Property

The freehold property owned and occupied by the charity at 108, Battersea High Street, London SW11 3HP, was bequeathed to the Katherine Low Settlement in 1924, but included in previous financial statements at a nominal value of £1. The freehold property was valued on an existing use basis by Foxtons Estate Agents at £1,750,000 on 31st March 2012. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 19th June 2018 by estate agents Bairstow Eves, where the property was revalued at £3,000,000.

It is the policy of Katherine Low Settlement Limited to maintain the Property in good condition, so that, in the opinion of the Trustees, the charging of depreciation would be immaterial.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Grants and donations made to the Love to Learn Project, the Elders Project, the ESOL Project, the Chief Executive Post, the Women's Mental Health Project, the Lift and Building fund, the Corona Virus Angels and the Battersea Volunteers Project are restricted to spending on those projects.

Pension costs and other post-retirement benefits

The charitable company met its legal obligation and started pension auto-enrolment on 1st January 2017 for eligible staff. Contributions to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

(continued)

3. DONATIONS AND LEGACIES

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	148,094	172,893	320,987	70,388
	<u>148,094</u>	<u>172,893</u>	<u>320,987</u>	<u>70,388</u>

4. INCOME FROM CHARITABLE ACTIVITIES

Provision of community centre and community projects

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable	59,811	580,201	640,012	506,966
Rental and room hire income	45,297	-	45,297	118,523
Alliance Contribution	3,435	19,583	23,018	-
Job Retention Scheme Grant	31,353	-	31,353	-
	<u>139,896</u>	<u>599,784</u>	<u>739,680</u>	<u>625,489</u>

5. INVESTMENT INCOME

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	3,046	-	3,046	3,996
	<u>3,046</u>	<u>-</u>	<u>3,046</u>	<u>3,996</u>

6. OTHER INCOME

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	736	-	736	7,537
	<u>736</u>	<u>-</u>	<u>736</u>	<u>7,537</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	24,424	69,658	94,082	64,016
Salaries and staff costs	-	437,650	437,650	355,812
Staff training	1,791	2,779	4,570	5,439
Telephone and internet	-	7,581	7,581	9,870
Postage, printing and stationery	11,206	1,036	12,242	9,802
Repairs maintenance and renewals	14,123	21,360	35,483	20,211
Light and heat	10,294	-	10,294	10,620
Water and general rates	(1,012)	-	(1,012)	951
Insurance	7,218	-	7,218	7,139
Depreciation and loss on disposal	1,563	14,141	15,704	11,589
Support costs (note 8)	115,078	57,542	172,620	222,992
Governance costs (note 9)	6,000	-	6,000	6,000
	<u>190,685</u>	<u>611,747</u>	<u>802,432</u>	<u>724,441</u>

8. SUPPORT COSTS

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	97,139	57,542	154,681	181,479
Professional fees	6,603	-	6,603	19,820
Marketing, database and website	8,700	-	8,700	14,606
Recruitment costs	-	-	-	2,436
Subscriptions	2,561	-	2,561	2,966
Sundry	-	-	-	1,615
Bank charges	75	-	75	70
	<u>115,078</u>	<u>57,542</u>	<u>172,620</u>	<u>222,992</u>

9. GOVERNANCE COSTS

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Auditor's fee	6,000	-	6,000	6,000
	<u>6,000</u>	<u>-</u>	<u>6,000</u>	<u>6,000</u>

10. TRUSTEES REMUNERATION AND BENEFITS

The Trustees were not paid or received any other benefits from employment during the year (2020: nil) neither were they reimbursed expenses during the year (2020: nil).

No Trustee received payment for professional or other services during the year (2020: nil).

NOTES TO THE FINANCIAL STATEMENTS

(continued)

11. STAFF COSTS	2021	2020
	£	£
Wages and Salaries	532,047	485,003
Social Security	36,660	31,518
Pension	23,624	20,770
	<u>592,331</u>	<u>537,291</u>

No employees received emoluments in excess of £60,000 per annum (2020: nil).

The average number of employees during the year was as follows:

	2021	2020
	£	£
Charitable activities	26	28
Central Team	6	6
	<u>32</u>	<u>34</u>

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	32,414	37,974	70,388
Charitable activities:			
Provision of community centre and community projects	118,523	506,966	625,489
Investments	3,996	-	3,996
Other	3,318	4,219	7,537
Total	<u>158,251</u>	<u>549,159</u>	<u>707,410</u>
EXPENDITURE ON			
Charitable activities:			
Provision of community centre and community projects	220,182	504,259	724,441
Total	<u>220,182</u>	<u>504,259</u>	<u>724,441</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	(61,931)	44,900	(17,031)
Transfers between funds	49,012	(49,012)	-
Net movement in funds	(12,919)	(4,112)	(17,031)
Other gains/losses			
Gains on revaluation of property	-	-	-
Net movement in funds	(12,919)	(4,112)	(17,031)
RECONCILIATION OF FUNDS			
Total funds brought forward	196,718	313,824	510,542
Valuation of property	3,000,000	-	3,000,000
TOTAL FUNDS CARRIED FORWARD	3,183,799	309,712	3,493,511

13. TANGIBLE FIXED ASSETS

	Freehold Property £	Furniture & Equip. £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 st April 2020	3,000,000	10,470	48,640	3,059,110
Additions	-	11,648	-	11,648
As at 31 st March 2021	3,000,000	22,118	48,640	3,070,758
<u>Depreciation</u>				
At 1 st April 2020	-	2,977	29,184	32,161
Charge for the year	-	5,976	9,728	15,704
At 31 st March 2021	-	8,953	38,912	47,865
<u>Net book value</u>				
At 31 st March 2021	3,000,000	13,165	9,728	3,022,893
At 31 st March 2020	3,000,000	7,493	19,456	3,026,949

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

(continued)

14. DEBTORS	2021	2020
	£	£
Customers	6,191	17,202
Accrued income	131	12,225
Prepayments	-	7,218
	<u>6,322</u>	<u>36,645</u>

15. CREDITORS	2021	2020
	£	£
Suppliers	2,960	6,177
Other creditors	14,679	-
Social Security and other taxes	-	9,440
Deferred income (Note 16)	103,342	175,374
Accrued expenditure	9,353	8,312
	<u>130,334</u>	<u>199,303</u>

16. DEFERRED INCOME	2021	2020
	£	£
Anonymous Donation	-	21,912
Battersea Power Station Foundation	-	19,442
Big Give	-	56,580
Edward Gostling Foundation	25,000	25,000
Feathers Association	5,000	-
Garfield Weston	-	20,000
John R Murray Charitable Trust	-	10,000
Mercers Company	12,500	-
MO Mark	2,152	-
Peter Stebbing Memorial	5,000	-
Rank Foundation	-	20,000
Sobell Foundation	23,833	-
Wandsworth Council – Parkinsons Disease Project	2,400	2,440
Wandsworth Council – Digital Tech Up	24,977	-
Wandsworth Youth Ambassadors	2,480	-
	<u>103,342</u>	<u>175,374</u>

Deferred income are grants or donations received in the year but that are funding for projects, services or salaries in the following year.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

(continued)

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Fixed assets	3,533	19,360	22,893	26,949
Current assets	370,292	492,677	862,969	665,865
Current liabilities	(12,314)	(118,020)	(130,334)	(199,303)
	<u>361,511</u>	<u>394,017</u>	<u>755,528</u>	<u>493,511</u>

18. REVALUATION RESERVE

	2021 £	2020 £
Balance at 1 st April	3,000,000	3,000,000
Revaluation movement in year	-	-
Balance at 31 March	<u>3,000,000</u>	<u>3,000,000</u>

The property revaluation reserve of £1,750,000 arose as a result of a valuation on 31st March 2012 of the Freehold Property owned by Katherine Low Settlement Limited to bring it into the accounts.

The property was then revalued on 19th June 2018 by local estate agents Bairstow Eves with a market value of £3,000,000.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

(continued)

20. MOVEMENT IN FUNDS

	At 1.4.20	Net movement	Transfers between	At 31.3.21
	£	in funds	funds	£
		£	£	£
Unrestricted funds				
General fund	183,799	101,087	76,625	361,511
Restricted funds				
Love to Learn Project	148,485	90,262	(30,569)	208,178
Department for Transport – Minibus	19,456	(9,728)	-	9,728
Chief Executive’s Salary Fund	-	(3,099)	10,524	7,425
KLS Lift and Building Fund	95,558	(21,360)	-	74,198
Elders Project	-	63,152	(31,588)	31,564
ESOL Project	46,213	32,838	(19,258)	59,793
Women’s Health Project	-	2,875	(490)	2,385
Corona Virus Angels	-	915	(382)	533
Battersea Volunteer Project	-	5,075	(4,862)	213
	<u>309,712</u>	<u>160,930</u>	<u>(76,625)</u>	<u>394,017</u>
TOTAL FUNDS	<u>493,511</u>	<u>262,017</u>	<u>-</u>	<u>755,528</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	291,772	(190,685)	101,087
Restricted funds			
Love to Learn Project	337,042	(246,780)	90,262
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	54,443	(57,542)	(3,099)
KLS Lift and Building Fund	-	(21,360)	(21,360)
Elders Project	202,682	(139,530)	63,152
ESOL Project	142,506	(109,668)	32,838
Women’s Health Project	5,759	(2,884)	2,875
Corona Virus Angels	3,162	(2,247)	915
Battersea Volunteer Project	27,083	(22,008)	5,075
	<u>772,677</u>	<u>(611,747)</u>	<u>160,930</u>
TOTAL FUNDS	<u>1,064,449</u>	<u>(802,432)</u>	<u>262,017</u>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

(continued)

Comparatives for movement in funds	At 1.4.19	Net movement	Transfers between	At 31.3.20
	£	in funds	funds	£
		£	£	£
Unrestricted funds				
General fund	196,718	(61,931)	49,012	183,799
Restricted funds				
Love to Learn Project	148,419	30,635	(30,569)	148,485
Department for Transport – Minibus	29,184	(9,728)	-	19,456
Chief Executive’s Salary Fund	-	(14,979)	14,979	-
KLS Lift and Building Fund	92,866	2,692	-	95,558
Elders Project	22,205	(10,483)	(11,722)	-
ESOL Project	20,741	48,607	(23,135)	46,213
Women’s Health Project	409	(1,844)	1,435	-
	<u>313,824</u>	<u>44,900</u>	<u>(49,012)</u>	<u>309,712</u>
TOTAL FUNDS	<u>510,542</u>	<u>(17,031)</u>	<u>-</u>	<u>493,511</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	158,251	(220,182)	(61,931)
Restricted funds			
Love to Learn Project	225,997	(195,362)	30,635
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	42,680	(57,659)	(14,979)
KLS Lift and Building Fund	10,000	(7,308)	2,692
Elders Project	106,251	(116,734)	(10,483)
ESOL Project	144,887	(96,280)	48,607
Women’s Health Project	3,784	(5,628)	(1,844)
Head of Community Services Salary Fund	15,560	(15,560)	-
	<u>549,159</u>	<u>(504,259)</u>	<u>44,900</u>
TOTAL FUNDS	<u>707,410</u>	<u>(724,441)</u>	<u>(17,031)</u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

(continued)

<u>Chief Executive's Salary Fund</u>	2021	2020
	£	£
Reserves at 1 st April	-	-
Grants and donations:		
Battersea Power Station Foundation	19,443	6,480
The Rank Foundation	20,000	25,000
Big Local SW11 – The Alliance Partnership	10,000	7,900
Topinambour Trust	5,000	3,000
Other consultancy	-	300
Lottery Covid fund – contribution from Elders fund	5,821	-
Rank foundation – contribution from Elders fund	1,940	-
Battersea Volunteer Project contribution	2,763	-
	<hr/>	<hr/>
	64,967	42,680
Less: Expended during the year	(57,542)	(57,659)
Add: Transfer from unrestricted funds	-	14,979
	<hr/>	<hr/>
Fund Balance at 31 st March	7,425	-
	<hr/> <hr/>	<hr/> <hr/>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – LOVE TO LEARN PROJECT

	2021 £	2020 £
Incoming Resources:		
Grants	197,666	200,607
Donations	139,376	25,390
	<hr/>	<hr/>
	337,042	225,997
Resources Expended		
Direct expenditure:		
Project costs and sessional teachers	34,296	18,943
Salaries and staff costs	200,315	164,253
Staff training and recruitment costs	2,351	3,567
Travel	2,576	3,754
Repairs and cleaning	-	35
	<hr/>	<hr/>
	(239,538)	(190,552)
Administrative costs:		
Telephone and IT	4,344	3,947
Printing, postage and stationery	87	192
Subscriptions	1,210	411
Depreciation	1,601	260
	<hr/>	<hr/>
	(7,242)	(4,810)
SURPLUS/(DEFICIT) FOR THE YEAR	<hr/> <hr/>	<hr/> <hr/>
	90,262	30,635
 <u>Movement in funds:</u>		
Fund Balance at 1st April	148,485	148,419
Surplus/(Deficit) for the year	90,262	30,635
Rent and management charge contribution to KLS	(30,569)	(30,569)
	<hr/>	<hr/>
Fund Balance at 31st March	<hr/> <hr/>	<hr/> <hr/>
	208,178	148,485
 <u>Note 1 - Grants</u>		
Anon Donor	21,912	21,911
BBC Children in Need	43,739	39,994
Battersea Summer Scheme	400	-
Garfield Weston Foundation	20,000	20,000
Mo Mark	717	-
Sir Walter St John's Educational Charity	36,136	36,462
St Thomas's Schools Foundation	-	3,540

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – LOVE TO LEARN PROJECT

(continued)

	2021	2020
<u>Note 1 - Grants (cont.)</u>	£	£
The Childhood Trust	-	5,000
The Grace Trust	-	1,000
The Henry Smith Charity	57,800	57,700
The John Murray Charitable Trust	10,000	10,000
The Tobacco Pipe Makers & Trade	5,000	5,000
Wandsworth Council	1,962	-
	<hr/>	<hr/>
	197,666	200,607

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – ELDERS PROJECT

	2021 £	2020 £
Incoming Resources:		
Grants	187,078	99,747
Donations	15,604	2,584
Sundry income	-	3,920
	<hr/>	<hr/>
	202,682	106,251
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	15,118	14,351
Salaries and staff costs	121,051	98,731
Training and recruitment costs	70	150
Travel and vehicle hire	565	1,517
Repairs and maintenance	-	189
	<hr/>	<hr/>
	(136,804)	(114,938)
Administrative costs:		
Telephone and IT	2,043	1,233
Post, stationery and marketing	574	116
Subscriptions	-	447
Depreciation	109	-
	<hr/>	<hr/>
	(2,726)	(1,796)
	<hr/>	<hr/>
(DEFICIT)/SURPLUS FOR THE YEAR	63,152	(10,483)
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	-	22,205
(Deficit)/Surplus for the year	63,152	(10,483)
Rent and management charge contribution to KLS	(23,827)	(18,915)
CEO salary contribution	(7,761)	-
Transfer from unrestricted reserves to cover deficit	-	7,193
	<hr/>	<hr/>
Fund Balance at 31st March	31,564	-
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 – Grants</u>		
Edward Gostling Foundation	25,000	-
Enable Leisure & Culture	-	2,250
London & Quadrant Housing Trust	-	10,000
National Lottery Community Fund	65,948	-
Sobell Foundation	2,167	25,000
Schroders Charitable Trust	4,000	-
The D'Oyly Carte Charitable Trust	-	2,880

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – ELDERS PROJECT

continued

Note 1 – Grants (Cont.)

The Goldsmiths' Company Charity	-	5,000
The Field Family Trust	-	3,188
The Mercers' Company	12,500	25,000
The Rank Foundation	23,923	-
Wandsworth Borough Council - Age Well Service	49,890	24,925
Wandsworth Borough Council – Contact Club	350	1,300
Wandsworth Borough Council	800	204
Wandsworth CCG	2,500	-
	<hr/>	<hr/>
	187,078	99,747

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – ESOL PROJECT

	2021 £	2020 £
Incoming Resources:		
Grants	132,756	144,887
Donations	9,750	-
	<hr/>	<hr/>
	142,506	144,887
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	11,729	5,039
Salaries and staff costs	92,540	88,471
Staff training and recruitment costs	187	297
Travel	-	775
Repairs and maintenance	-	59
	<hr/>	<hr/>
	(104,456)	(94,641)
Administrative costs:		
Telephone	753	-
Post, stationery and marketing	456	1,061
Subscriptions	1,407	411
Depreciation	2,596	167
	<hr/>	<hr/>
	(5,212)	(1,639)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	32,838	48,607
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	46,213	20,741
Surplus/(Deficit) for the year	32,838	48,607
Rent and management charge contribution to KLS	(19,258)	(23,135)
	<hr/>	<hr/>
Fund Balance at 31st March	59,793	46,213
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 - Grants</u>		
Big Lottery Fund	108,123	108,444
South Thames College	600	660
Topinambour Trust	-	3,000
Wandsworth Council – Lifelong Learning Dept	23,533	32,783
	<hr/>	<hr/>
	132,756	144,887

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – KLS LIFT AND BUILDING FUND

	2021 £	2020 £
Incoming Resources:		
Donation	-	10,000
	-----	-----
	-	10,000
Resources Expended:		
Direct expenditure:		
Professional fees	21,360	7,308
	-----	-----
	-	-
 SURPLUS/(DEFICIT) FOR THE YEAR	 (21,360)	 2,692
	=====	=====
 <u>Movement in funds:</u>		
Fund Balance at 1st April	95,558	92,866
Surplus/(Deficit) for the year	(21,360)	2,692
	-----	-----
Fund Balance at 31st March	74,198	95,558
	=====	=====
 <u>Note 1 – Grants and donations</u>		
Anonymous donation	-	10,000
	-----	-----
	-	10,000

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – WOMEN’S MENTAL HEALTH

	2021 £	2020 £
Incoming Resources:		
Grants	5,759	3,784
	<hr/>	<hr/>
	5,759	3,784
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	633	870
Salaries and staff costs	2,251	4,458
Training course	-	300
	<hr/>	<hr/>
	(2,884)	(5,628)
 (DEFICIT)/SURPLUS FOR THE YEAR	 (2,875)	 (1,844)
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	-	409
(Deficit)/Surplus for the year	2,875	(1,844)
Rent and management charge contribution to KLS	(490)	(1,329)
Transfer from unrestricted reserves to cover deficit	-	2,764
	<hr/>	<hr/>
Fund Balance at 31st March	2,385	-
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants</u>		
MoMark CIO	5,759	2,880
Wandsworth Borough Council	-	904
	<hr/>	<hr/>
	5,759	3,784

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – CORONA VIRUS ANGELS (partner project)

	2021 £	2020 £
Incoming Resources:		
Donations	3,162	-
	<hr/>	<hr/>
	3,162	-
Resources Expended:		
Direct expenditure:		
Project costs and sessional staff	1,869	-
Training course	171	-
IT and telephone	207	-
	<hr/>	<hr/>
	(2,247)	(5,628)
 (DEFICIT)/SURPLUS FOR THE YEAR	 915	 (1,844)
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	-	-
(Deficit)/Surplus for the year	915	-
Rent and management charge contribution to KLS	(382)	-
	<hr/>	<hr/>
Fund Balance at 31st March	533	-
	<hr/> <hr/>	<hr/> <hr/>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2021

RESTRICTED FUND – Battersea Volunteer Project

	2021 £	2020 £
Incoming Resources:		
Grants	12,500	-
SW11 Alliance contribution	14,583	-
	<hr/>	<hr/>
	27,083	-
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	174	-
Salaries and staff costs	21,494	-
Post and stationery	234	-
Depreciation	106	-
	<hr/>	<hr/>
	(22,008)	-
 (DEFICIT)/SURPLUS FOR THE YEAR	 5,075	 -
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	-	-
(Deficit)/Surplus for the year	5,075	-
Rent and management charge contribution to KLS	(2,099)	-
CEO salary contribution	(2,763)	-
	<hr/>	<hr/>
Fund Balance at 31st March	213	-
	<hr/> <hr/>	<hr/> <hr/>