

Company registration number: 04002287

Charity registration number: 1082452

Unfold - Empowerment Through Mentoring Ltd

formerly known as

Westminster Befriend a Family

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

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Reference and Administrative Details

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Charity Registration Number	1082452
Company Registration Number	04002287
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Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	NatWest Victoria (B) POB 1357 169 Victoria Street London SW1E 5NA

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Trustees' Report

Chair's Report

Welcome to our Annual Report for 2021/2022.

My report last year summarised our immediate response to the pandemic, inasmuch as it had a hugely negative effect on the community we served. Our focus this year has been on supporting people in recovering from the impacts of the pandemic, returning to in-person meetings and connecting people to the groups, organisations and services that help them get where they want to be.

We have built on what we learned during the pandemic, such as the value of offering virtual mentoring options, and we have taken time to invest in our operational capability and develop as an organisation. We've identified a continuously growing need and we intend to increase our reach to meet this. Consequently, we undertook a digital transformation with the introduction of a new Customer Relations Management (CRM) system which we became operational in FY 22/23; in addition we commenced a re-branding exercise, with a new website delivered in FY 22/23. This will be our last Report using this Charity name as we move to our new name of Unfold. It has been an amazing journey but we are looking to a brighter future for the charity in more boroughs than just Westminster.

As always with our organisation, we have been responsive to the changing needs of our community, and I was proud of our ability to rapidly develop new programming to meet the needs of Afghan evacuees. Our key role in the local Voluntary and Community Sector community was evident in our leadership in conducting research and reports into the needs of young asylum seekers, enabling other actors to adapt their services and improve access.

I was delighted that our organisation's contribution to the community was recognised when we were selected to be the Lord Mayor of Westminster's Charity of the Year. As well as providing access to vital funds enabling us to continue and expand our work, this led to some memorable moments. We were incredibly proud of our Young Ambassadors who switched on the Christmas lights in Trafalgar Square, and delighted to be able to hold a celebration event in the Lord Mayor's parlour to thank our volunteers for their incredible efforts, and congratulate our mentees on their achievements throughout the year. Thanks to our partnership with Room to Reward, we were able to offer free weekends away to two mentors nominated by young people as a gesture of thanks for their outstanding contribution to the community. We'd like to extend our thanks to Lizzie Grumbach and the team in the Lord Mayor's Office, as well as former Lord Mayor Andrew Smith for all their generous support this year.

We continue to be proud of and grateful to our amazing volunteers who enable us to expand our reach and deepen our impact to unprecedented levels in the organisation's history.

With our improved impact measurement systems, we now have a better insight into the incredible achievements of our mentees, women, children and young people who are courageously making changes to get where they want to be, and it is a privilege to be part of that incredible journey.

Finally, we continue to succeed because of the support of our funders, stakeholders and delivery partners; they clearly believe we have an offering that meets and satisfies a crucial need in the Borough and that we add value to the lives and progress of our target beneficiary groups.

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Trustees' Report

I write this report on behalf of my fellow Trustees who have offered crucial support to our Chief Executive and her team this year, using their particular professional skills. We are proud of the direction of the charity and its continuing good work in our communities, in line with our agreed five year strategy.

Noreen Sumra
Chair of Trustees

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Trustees' Report

The Trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022 which have been prepared in compliance with current statutory requirements, The Companies Act 1985, the Charities SORP (FRS 102) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011; and with the charity's governing document, its Memorandum and Articles of Association.

Objectives and activities

Public benefit

Activities undertaken to further public benefit:

Our Charity's purposes as set out in the company's memorandum of association are to benefit the public by:

1. Safeguarding, protecting and preserving the good health - both mental and physical - of children and parents
2. Preventing cruelty to or maltreatment of children
3. Relieving sickness, poverty and need amongst children and parents of children
4. Promoting the education of the public in better standards of childcare within the area of Westminster and its environs.

We achieve this through provision of a ***volunteer mentoring service for parents, children and young people and peer support for women with children***, offering social, emotional and practical support to get people where they want to be. Based in positive psychology, our suite of programmes are designed to deliver a lasting impact beyond the life of the programme, with three key objectives of

- Developing a growth mindset to boost confidence and wellbeing;
- Boosting self-efficacy by enabling people to identify and achieve goals that matter to them;
- Connecting people to at least one more group, service or activity that meets their needs, tackling loneliness and enabling people to independently manage the challenges they face.

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales. The sections below describe how these activities deliver public benefit.

This year, recovery from the pandemic and adaptation to changing circumstances in the community have been key themes of our development, while staying true to the course plotted in our five year strategy.

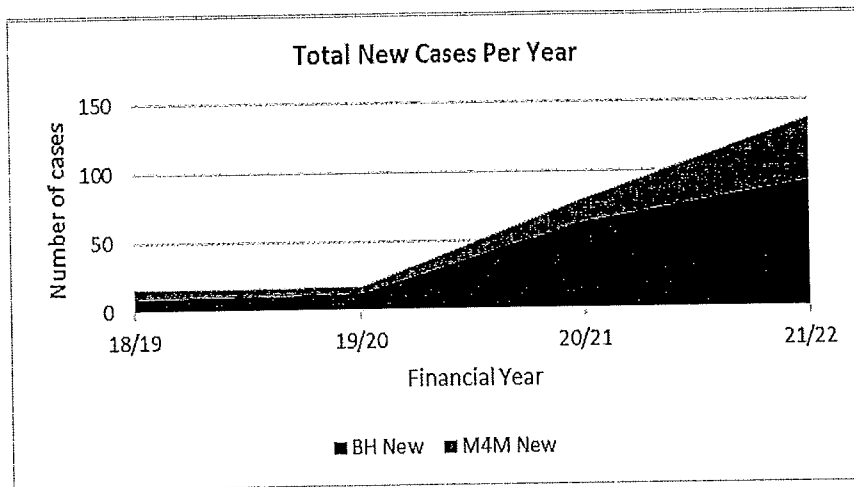
Since launching our strategy in June 2020, we have made considerable progress towards our five strategic objectives of expanding our reach through programme **Growth**, demonstrating and enhancing our **Impact**, increasing client and volunteer **Engagement**, improving our **Efficiency** and building our financial **Sustainability**.

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Growth: This year, we provided support to **214** individuals through our mentoring and peer support programmes, mentoring a total of 184 young people and women, 137 of which were new cases this year. This is *more than double the number of people we supported last year*. Some of this growth was a result of our expansion to support evacuees from Afghanistan who were placed in temporary accommodation in Westminster in September. To reach this scale, by the end of the year our team had grown from four people to seven.



Impact: We have boosted our capacity to demonstrate our impact with a digital transformation programme, supported with Strengthening the Sector funds from Westminster Council. This has enabled us to scope, design and, next year, install a new Customer Relations Management (CRM) system, giving us greater capacity in data collection and analysis. With the support of a consultant, we have launched a participatory process to ensure the system reflects the needs of service users and volunteers.

Now in the second year of the use of our comprehensive monitoring and evaluation system, we have rich and detailed, year on year comparable data showing measurable positive impact on people facing the most challenges, as detailed in the sections below. With trustee support offering expertise in marketing and communications, we have developed a stock of case studies illustrating the varied and transformational impact of our programmes.

Engagement: This year we established our Young Ambassador programme, a group of our young mentees who can promote the mentoring and support programme development. Launched with a programme of training to boost confidence and public speaking skills, our seven young Ambassadors (four girls and young women, three boys and young men) aged between 13 and 17 have amplified our voice and reach, as well as giving us valuable insights in programme design and delivery. They have presented to other young people at outreach events, to teachers and other referrers at schools networks meetings and at our own internal events with mentors. We attribute a significant part of our continued programme growth to the impact of our Young Ambassadors.

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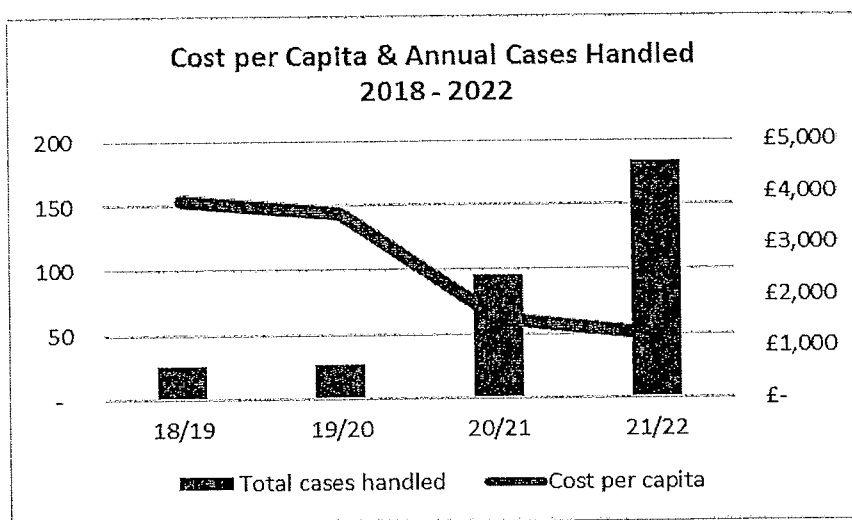
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Trustees' Report

To enhance our ability to engage with a wider, more diverse group of people, we are undertaking a re-brand and re-designing our website. We recognised that our name created confusion (we offer mentoring, not befriending) and wasn't easy to say or remember. We have begun a participatory process of consultation with our Young Ambassadors and volunteers to better understand what they want to see from us. When we asked them how our organisation made them feel, recurring themes were that they felt connected, supported, safe and positive, which we want to be primary features of our new name and brand.

We want our organisation to be welcoming to everyone, and inclusion is a core value for us. We chose to enhance our capacity to engage with people facing discrimination by commissioning expert-led training for staff and volunteers in Equality, Diversity and Inclusion, with new, specialised modules permanently added to our volunteer training package. With support from John Lyon's Charity, we are building our LGBTQ+ inclusion by working towards the Bronze 'Pride in Inclusion' award with Educate and Celebrate.

Efficiency: We have continued our drive to increased efficiency, reaching more people at a lower cost. As we have strengthened partnerships and refined internal processes, we have further pushed down our per capita cost this year, which was less than 80% of the previous year, and the lowest it has been in five years. Investing in our digital infrastructure is expected to lead to greater efficiencies in the following years.



Sustainability: We were delighted to be selected as the Lord Mayor of Westminster's Charity of the Year, which provided us with an incredible platform to reach more people and to increase funding support from a diverse range of sources, including the Westminster Chambers of Commerce. We strengthened our corporate relations strategy, developing partnerships with Good Relations, LandSec and Willmott Dixon, Westminster-based companies which provided generous funding support, volunteers and support in programme delivery by kindly hosting space for events. In an extremely challenging funding environment, we have maintained a steady and sufficient income, and will invest in fundraising capacity in the coming year to support growth and maintenance of programmes. Our portfolio of income streams remains diverse and balanced, maintaining our traditional donors, identifying new donors and securing multi-year contracts for greater financial security.

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Trustees' Report

Programme Performance

Broadening Horizons

This year our mentoring programme for young people supported 92 new individuals, giving a total of 125 young people mentored throughout the year, a 60% increase on last year. Similar to last year, young women and girls made up the majority of our mentees, at 62% of our participants, and again in a pattern reflecting last year's, 10% of our young mentees were aged 10 – 12, around half of the young people we mentored were aged 13– 16, nearly 30% were aged 17 – 18 and around 12% were aged 19 – 25.

This year we launched a series of summer days out for mentors and mentees in collaboration with the Floating Classroom. Funded by Westminster's Holiday Activity Fund, over four weekends in August, 25 young people and their mentors cruised down Westminster's canals while engaging in either creative writing or screen-printing workshops, thinking about their journeys. After lunch then went kayaking or go-boating, and the whole day was a great opportunity for mentors and mentees to bond. Young people told us that they really enjoyed meeting other young people and felt they got a better understanding of us as an organisation. In response to this feedback, we are now running quarterly youth meetings for young people on our programmes, regular fun events where we can promote activities and services, focus on a theme and young people can meet others on a similar journey.

In September, we sprang into action with the arrival of around 700 evacuees from Afghanistan who were hosted in a hotel providing interim accommodation. Recognising the relevance of our expertise in youth engagement and the potential of our programmes to support this group, we collaborated with the Young Westminster Foundation to hold focus group discussions with girls and young women and boys and young men, to get a sense of their needs and how local organisations could support. We co-produced a report distributed to local organisations and used the findings to develop a specialised programme of mentoring for young people, enabling us to support 11 children and young people. Additionally, our staff supported in the coordination of delivery of three activity weekends to help young evacuees settle in, assisted by WBAF volunteers who supported play and sports activities.

In terms of who we supported, in our diversity monitoring, we ask people to describe their ethnicity in their own words, and we then group these into categories for analysis. Only 6% described themselves as White/White British/White English or other White, with 94% of our mentees describing themselves as coming from racialised groups. The majority (27%) described themselves as having a South Asian heritage; followed by 16% who described themselves as having a dual or mixed heritage of varying descriptions; 15% of people describe themselves as being of Middle Eastern/Arab heritage; and 15% described themselves as Black British, Black African or Black Caribbean.

We widened our reach to also cover people in neighbouring boroughs, and we found that 35% of our participants came from outside Westminster this year. Of those in Westminster, 35% live in the five most deprived wards in the borough, according to the latest City Profile.

Having introduced systematic monitoring and evaluation, we're now better able to gauge the impact of mentoring on the young people we support. We measure part of our impact in terms of self-described levels of well-being at the start, compared with the end of the programme. We break this down into four parts: confidence, happiness, feeling positive about the future and loneliness. Through systematic measurement, we know that as a result of our mentoring:

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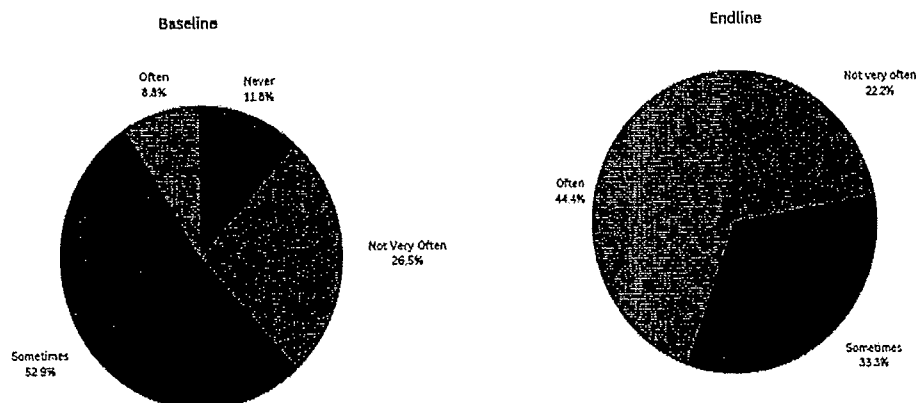
Trustees' Report

Young people feel more confident: By the end of the programme two thirds of our participants describe themselves as feeling confident *all of the time or often*, compared to only 50% at the start. While 15% of service users said they *didn't often or ever feel* confident when they began with us, by the end *no one* says this, and a quarter say they feel confident *all the time*, more than double the proportion at the start.

Young people feel happier: By the end of the programme the proportion of young people who describe themselves as feeling happy *all of the time* has nearly doubled, to just over 11%. When they begin their mentoring with us, 6% of young people tell us that they *don't feel happy very often*, but by the end, *no one* reports this.

Young people feel positive about their future: We're happy that when they finish, more than three quarters of our mentees say they *sometimes or often* feel positive about the future, and that the majority of these say they *often* feel positive about their future, nearly six times as many as at the beginning. Sadly, when they start, 12% of the young people we work with say they *never* feel positive about their future but this has dropped to zero by the time they have finished mentoring!

Broadening Horizons: I feel positive



Young people feel less lonely: We're glad to see that the proportion of young people who *never or hardly ever* feel lonely increases after mentoring, from 35% to 37.5%, and that the number of young people who say that they *often or always* feel lonely has dropped from 12% to none.

We know that mentoring is overwhelmingly a positive experience for our participants, 89% of whom tell us they feel that having with a mentor has improved their life. Everyone we worked with would recommend us to their friends and family, and we can see this in the number of applications we're receiving from young people who have been told about the programme by their friends.

In post-mentoring feedback, young people told us -

"My mentor has been great, she has been there for me since the beginning, always helping me with things and showing me how to do some things. When I was unsure about something, she would be there to reassure me;"

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Trustees' Report

"Mentoring gave me the opportunity to think about my goals and ways I could go about achieving them in a realistic and achievable way;"

"It made me think in a different way;"

"I enjoyed having someone to talk to."

Young people told us the best thing about their mentoring experience was that

"My mentor and I were able to engage in intellectual conversations and enjoy each other's company;"

"Meeting my mentor for our weekly sessions has been so much fun, I have enjoyed all of them;"

"It was great to get to know my mentor and gain confidence through talking and exploring my goals. I think I achieved a lot and feel that I am just going to achieve more hopefully."

Case studies (names have been changed to protect identities)

Sam, aged 17, from Westminster, applied to join the mentoring programme after attending the Mastering My Future employability workshop delivered in partnership with 2-3 Degrees and the Young Westminster Foundation. He was unsure about his career options, and felt he needed help in choosing his path. For six months, Sam was mentored by Ari, one of our trained mentors. Ari has had a successful career in finance and is currently a CFO at a large firm. Sam was interested in finance, and Ari was able to give him an insight into the industry. They instantly built a strong connection over shared interests in football and political affairs. After a few sessions, Sam realised that finance wasn't where his passions lay. They explored alternatives and through their discussions and debates, Sam developed an interest in International Relations. Together they developed a plan to get him where he wanted to be. Sam was able to get an incredible work experience placement in the Houses of Parliament, where he met MPs and worked on a project on the global crisis between China and Taiwan, which this has now turned into a paid position. Sam told us, "I was almost scared to ask people for opportunities, but Ari encouraged me to build myself and my confidence. Before I was a bit tunnel focussed on just education and he helped expose me to different things and cultures and seeing things away from my area. It showed me how everything is at my doorstep, but you need to grasp the opportunity."

Gabi, a 14 year old young woman from Westminster was one of the many young people struggling to deal with the mental health impacts of the pandemic and the associated lockdowns. Gabi was referred to us by Westminster Children's Services, and found it hard to talk about how she was feeling and was isolating herself from her friends and family. We matched Gabi with Ariana, a trained mentor who offered her a safe space to work on building her confidence and find some tools to boost her mental wellbeing. Ariana was a student in Psychology who wanted to support a young person and at the same time gain some practical experience that would help her in her career. It was hard at first, and Gabi initially found it difficult to engage, meeting only online and not talking very much. Ariana stuck by her, getting tips from other mentors in our supervision sessions, and soon found they had a shared interest in gaming. After a few sessions, as Gabi trusted Ariana more, she began to talk about the discomfort she felt socialising with people. They developed some goals to work towards, and by the end of her sessions, Gabi had built the confidence to meet her mentor in person, and they would go for walks and talks for their mentoring sessions. Gabi then joined us on a WBAF day out for the Westminster Vitality Mile, and soon made friends with other young people in our programme. Before their sessions ended, Ariana encouraged Gabi to sign up to a local youth club in Westminster, where she can keep building her confidence and social networks.

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Trustees' Report

Mentoring for Mums (M4M)

Our achievements this year suggest that last year's service review has been successful, as we provided mentoring to 59 women, nearly three times as many as last year. 45 of these were new cases, and we had 2.5 times as many new cases as the previous year, demonstrating that we have definitely reversed our declining numbers with healthy programme growth. Knowing that 83% of families in the M4M programme are single parents, and with an average family size of 3.4 (slightly larger than last year), a total of 201 people, including children under 18, have benefited from this service.

This year our M4M programme was split into two distinct areas: Mentoring for Mums, our standard programme, in which we mentored 36 more women; and M4M Welcome designed specifically to meet the needs of Afghan evacuees, which provided mentoring to 23 more women. This programme was developed in response to the specific needs of Afghan women, and included trauma-informed training and a background into the evacuee experience. In conjunction with our Women's Support Groups (see below), mentoring offered a way for isolated women to make friends, develop English language skills, get to know their local area and manage the challenges they faced in transition.

In the summer we ran trips to London Zoo for women and their children with their mentors, supported by Westminster's Holiday Activity Fund and HSS. Offering a fun day out, a chance to chat and a break from the routine, these visits provided opportunities for mentors and mentees to bond in a shared experience, and for families to enjoy quality time together.

While our programme is open to everyone, we have formed partnerships to ensure that we reach those who face the most challenges. In 85% of families, children were eligible for free school meals (an 8% increase on last year), a reliable proxy indicator of disadvantage. 25% of the women we supported described themselves as having a disability and 46% of the women have one or more children with special education needs or disabilities.

92% of the women we worked with live in Westminster, and just over a quarter live in the five most deprived wards in the borough, suggesting that our programmes are reaching those most in need of support. We work with women who have children aged five or older and the average age of the women we supported was 40, with the oldest service user being 53 and the youngest 17.

This year, because 39% of our clients were Afghan evacuees, the demographics of our programme changed significantly, with 46% of service users describing themselves as being South Asian. Setting that group aside and focusing long-term residents of Westminster and the surrounding area, we found that nearly a third of the women in the programme described themselves as having Arab or Middle Eastern heritage, 14% described themselves as Black or Black British, another 14% described themselves as having mixed or dual heritage and 14% described themselves as White or White British. This is a slight change to last year, with slightly smaller proportion of Middle Eastern/Arab service users, a slightly greater proportion of women who described themselves as White and a significant increase in the number of people describing themselves as Black or Black British, from none last year to 15% this year.

We measure part of our impact in terms of self-described levels of well-being at the start, compared with the end of the programme. We break this down into four parts: confidence, a sense of being able to manage one's problems, overall life satisfaction and loneliness. Through systematic measurement, we know that as a result of our mentoring.

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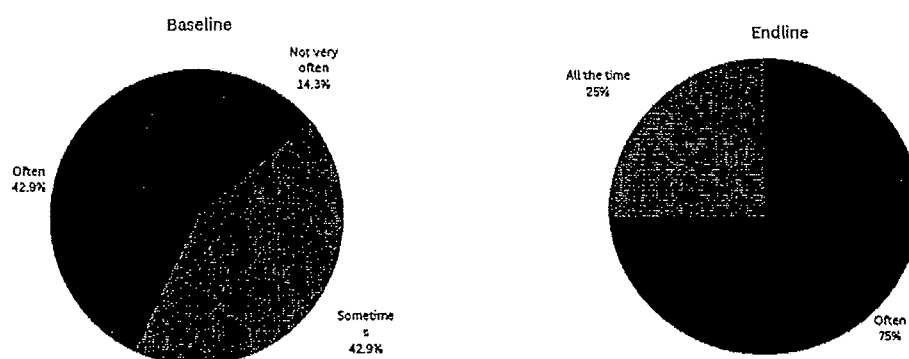
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Trustees' Report

Women feel more confident When they begin mentoring, 43% of women in our programme say they *don't often* feel confident, while 57% say they *sometimes* feel confident. By the end of the programme, this has completely turned around, with 100% of women saying they *often* feel confident.

Women feel more able to manage their problems: At the start of the programme, 14% of women say they *don't often* feel able to manage their problems, and 43% say they only *sometimes* feel able to cope. By the end of mentoring, this has moved to 75% of participants saying they *often* feel they can manage their problems, and a quarter saying they can *always* cope.

Mentoring for Mums: I am able to manage my problems



Women feel more satisfied with their lives: At the start of mentoring, women rate their satisfaction levels at an average of 5.4 out of ten. By the end this average has significantly increased to 8 out of 10.

Women feel less lonely: At the start of the programme, more than half (57%) say they feel lonely *some of the time*, but by the end this has reduced to 25%, and the remaining 75% say they only *occasionally* (25%) or *hardly ever* (50%) feel lonely.

We know that women valued their time in the programme, as all respondents said it had improved their lives, and all rated their experience with WBAF at five out of five stars. Happily, everyone felt they would recommend us to their friends and family, which may explain the continued growth of this programme.

Women who completed the programme told us

"I feel like I have achieved my goals in terms of support I needed and much more than I was expecting from my mentor;"

"I'm very happy with the results of my mentoring;"

"I am more confident in tackling problems because I understand that small little steps with a good continued routine are part of the process;"

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"My mentor made things more clear and I was able to take daily challenges more slowly and be more organised;"

"A few of the best things about mentoring: having someone who is more objective listening and talking to me regularly, gaining an understanding of where difficulties are and understanding why these difficulties exist."

Case studies (names have been changed to protect identities)

Petra felt stuck in a rut. She and her three children, two of whom have additional needs, live in a two-bedroom flat in Westminster. It had been hard to manage everyone's needs and Petra felt like she wasn't coping, and that she didn't have anyone she could talk to as her family live abroad. Petra was matched with her mentor Carole, a retired woman in her late 50s, whose three grown-up children have left home. Petra and Carole met every week in Petra's local library, while Petra's children were at school. They got to know each other, sharing a love of cooking and soon found themselves with plenty to talk about. Through their conversations, Petra was able to work out what she needed, and together they made a plan to help her achieve her goals. With Carole's support and encouragement, Petra advocated to the school board for more specialised support for her young son. She and Carole did some research and she's now been able to make an appeal for improved housing for her family. Petra also wanted to go back to work and Carole helped her write applications for a job for which she now has an interview. For Petra, the mentoring journey was transformational as it enabled her to be heard and empowered her when she was feeling low. She was able to champion her family and has got herself on the road to employment, feeling more confident and in control.

Celine is a single mother of three children in her late 30s. The family of four lives in a two-bedroom flat and have requested to be moved as overcrowding affects children due to lack of space and privacy. Celine was referred to the Mentoring for Mums Programme after her youngest son was diagnosed with ADHD. Celine was isolated due to her family and friends living outside of London and needed support to connect with the community and create meaningful lasting relationships. Celine was matched with her mentor Amina, a mentor who was a single mother herself, and could relate to the challenges that Celine faced. After a difficult separation from her partner, Celine had lost confidence and found it hard to manage her ex-partner's bullying behaviour. Celine and Amina set some goals at the start of their journey, two of which were to build her self-esteem and prioritise her wellbeing and mental health. In her final review session, Celine shared that she felt the impact of her mentoring when after an unwanted visit from her ex, she found the strength to report him to the police. She said, "This time, I heard Amina's voice in my head, telling me that I had to put myself first, and I knew I wouldn't put up with it anymore."

Farzana is in her early 50s and mother to a teenage daughter. She runs her own business and has been living in Westminster for over 30 years. She was referred to the Mentoring for Mums programme after her teenage daughter had acted on suicidal thoughts. Farzana was connected with Social Services and was doing her best to support her daughter. At the same time, she had recently experienced the loss of a close family member and was dealing with bereavement. She was matched with Ruby, a mentor of similar age who is a mother of three and had also experienced sudden bereavement. Farzana and Ruby worked together around understanding her daughter's needs, how best to offer support to her and connecting with parents who had had similar experiences. Farzana explained in her review with us that mentoring was a pivotal relationship for her, at a difficult time in her life, enabling her to connect with another mother and talk about her feelings of guilt about what happened. At the time she was not able to talk to any of her friends or family about what was happening with her daughter, as her daughter had asked her not to. She shared that "If it wasn't for Ruby, I wouldn't have had anyone to help me get through this, to give me the practical support I needed." Both Farzan and Ruby talked about the connection they developed and how transformative the relationship was for both women.

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Women's Support Group

We were glad to be able to revive our Women's Support Groups at the hotel providing interim accommodation for Afghan evacuees. Starting in October, sessions were held weekly for two hours, led by an experienced facilitator who created a warm and welcoming safe space for women, and supported by 3 – 5 trained WBAF volunteers each week, and usually with a Pashtu/Dari/Farsi translator offering assistance. We estimate that there were at least 30 unique attenders, with 15 to 20 participants attending on a weekly basis. While childcare was not provided, children were welcomed, with toys and games available. Women told us this was the only place that they could talk with other women, as the only place they could be outside of their rooms was the canteen, a mixed environment offering no privacy. As well as being a place to socialise, support one another, and gain access to specialist services through signposting and referral, if required, the groups were an important platform for women to share concerns. WBAF staff were able to advocate on their behalf with relevant bodies, and as a result of this we were able to make sure women felt safe and respected when challenges arose. When residents were moved on from the hotel at the end of March, the groups closed, but we have used the learning we gained to establish similar groups for asylum seekers in temporary accommodation in Westminster, launched in the following financial year.

FINANCIAL REVIEW

Treasurer's Report

The financial resilience of the Charity has continued to improve by a significant amount in the last 12 months. This has strengthened Charity's reserve position and was vital in building a foundation that will enable the Charity to responsibly expand in order to increase the number of individuals and families it can support in the coming years.

The charity retains two principal financial objectives:

1. 'To record a surplus for the financial year' - For the fourth year running, the charity experienced an increase in overall reserves. This year's increase in reserves of £22,270 means the charity has exceeded its target of having six months of unrestricted funding.
2. 'To further diversify our funding sources' - funding from donors remains the core income source. We are of course incredibly grateful for these donations, however, the charity is aiming to diversify its funding to reduce overall financial risk. Since joining the charity, the CEO has made excellent progress on this objective. And further work is continuing to build on this progress to expand the network of Corporates that make regular donations; identify additional Trusts and Funds with whom we can enter into relationships; and increase funding from other sources including from individuals, through collections and fundraising events.

Reserves policy

The Trustees continue to hold the reserve policy to set aside sufficient unrestricted funds to enable the Charity to continue its charitable activities for six months if its income were to sustain a long-term downturn for whatever reason. Whilst the Charity aims to ensure that this situation does not arise and that its long-term viability is maintained, the Trustees consider that having such a reserve policy is prudent practice.

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Movement in funds

Total incoming resources in the year amounted to £244,938 (2021: £260,881) leading to an decrease of £15,934 in the year. Total outgoing resources were £222,668 (2021: £149,074) indicating an increase of £73,594. Therefore, a net income of £22,270 (2021: £111,807) was generated.

At the end of the year, total reserves were £218,318 (2021: £196,048) of which £166,615 (2021: £169,398) were unrestricted and £51,703 (2021: £26,650) being restricted.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

WBAF was registered as a charity in 1989. On 25 May 2000 we became a charitable company limited by guarantee. We adopted a Memorandum of Association, which set the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the Charity being wound up, members are required to contribute an amount not exceeding £10.

Recruitment and appointment of the Committee

All Trustees give their time voluntarily and received no benefits from the Charity.

New Trustees are elected annually at the Annual General Meeting and serve for a three-year term before re-election. We were joined this year by Matt Wright and Dan Gibson in April 2021, and in June by Ravi Verma and Dr Grace Xia.

Our Board of Trustees had one resignation this year, Vicky Kafetzi who left the board in January 2022 for personal reasons. We would like to thank her for her significant contribution to the organisation and its growth

Trustees were required to complete a skills audit, with a view to recruiting additional members to the Board going forward.

Organisational structure

The Trustees met every six to eight weeks to determine policy, review performance, oversee financial management, and receive the CEO's reports on the work of the Charity. Trustees come from a variety of backgrounds and reflect the diversity of Westminster. All Trustees are directors.

The Board appointed a sub-committee with responsibility for reviewing and updating the organisation's policy manual, led by the Chair of Trustees. This review is ongoing.

Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

Trustees' Report

Risk management

The Trustees conducted a review of the risks to which the Charity may be exposed to, and updated the Risk Register, using the template recommended by the NCVO. This assessment identifies the risk and quantifies its likelihood and impact, setting a target tolerable risk level after controls and mitigation. These have then been rated low, medium and high risks, with sets of actions identified to reduce medium and high risks.

Risk management has been a regular agenda item for Trustee meetings to ensure they remain alert to potential challenges for the organization.

We have identified the following core risk areas which we rate at a medium level or higher, outlining the actions we are undertaking to address these. Risks related to Covid have been identified and addressed with mitigation measures, such that normal operations are not affected and risks remain below medium. All other risks are rated as low level following mitigating actions and are not included here.

Risk area	Risk	Risk level	Current Controls	Action
Governance	Board does not reflect experiences or interests of service users, resulting in a lack of relevance, accountability and client autonomy in strategy	Medium	Young Ambassadors	To recruit, train, mentor and provide ongoing support to individuals representative of WBAF service users to serve as trustees To establish a youth advisory board, building on the strengths of our Young Ambassadors, to supplement Board decision making.

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Trustees' Report

External	Inability to effectively demonstrate impact	Medium	Development of strategy and programme plans clarifying objectives that inform baseline and endline client monitoring Implementation of monitoring frameworks to establish and track functioning of monitoring systems	Investment in CRM system to streamline data collection, management, storage and analysis Investment in hardware (tablets and IT infrastructure) to support effective data collection, management and storage
Regulatory and Compliance	WBAF fails to comply with GDPR regulations putting vulnerable clients at risk, presenting litigation and reputational risk	Medium	Password control on all computers and specific documents with sensitive information Protocols for changing passwords in place Security protection against hacking Volunteers trained in confidentiality requirements	Ensure that all forms provide information about how client data will be used, seeking signed consent Review GDPR policies and procedures to ensure that they match WBAF ways of working Ensure all staff and volunteers understand GDPR requirements

Unfold - Empowerment Through Mentoring Ltd
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Trustees' Report

Members of the Committee

Members of the Committee, who are directors for the purpose of company law and Trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 3 and the 'trustees and officers' section below..

In accordance with company law, as the company's directors, we certify that:

- So far as we are aware, there is no relevant audit information of which the company's accountants are unaware; and

- As the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the Charity's accountants are aware of that information.

Membership of Local and National Organisations

WBAF has affiliated membership to the National Council for Voluntary Organisations (NCVO), One Westminster, London Voluntary Service Council (LVSC). WBAF is also a member of the Fundraising Standards Board, Young Westminster Foundation, London Youth, UK Youth, the London Child Poverty Network, the South Westminster Action Network.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Xi Chu
	Anthony Gibson (appointed 8 June 2021)
	Noreen Sumra
	Sabrina Vashisht
	Ravi Verma (appointed 8 June 2021)
	Matthew Wright (appointed 2 April 2021)
	Grace Xia (appointed 8 June 2021)
	Vicky Kafetzi (resigned 24 January 2022)

Secretary:	Catherine Mahony
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Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

Trustees' Report

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Unfold - Empowerment Through Mentoring Ltd 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". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

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.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 30 January 2023 and signed on its behalf by:



Noreen Sumra
Trustee

Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

Independent Examiner's Report to the trustees of Unfold - Empowerment Through Mentoring Ltd ('the Company')

I report to the charity trustees (who are also Directors for the purpose of company law) on my examination of the accounts of the Unfold - Empowerment Through Mentoring Ltd ('the charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes. 21 38

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Unfold - Empowerment Through Mentoring Ltd you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Unfold - Empowerment Through Mentoring Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

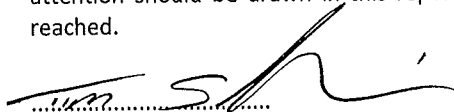
1. accounting records were not kept in respect of Unfold - Empowerment Through Mentoring Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

**Independent Examiner's Report to the trustees of Unfold - Empowerment Through
Mentoring Ltd ('the Company')**

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Timothy Sullivan FCA
Field Sullivan Limited
9 Hare & Billet Road
SE3 0RB

Date: 31/1/23

Unfold - Empowerment Through Mentoring Ltd
formerly known as Westminster Befriend a Family

Statement of Financial Activities for the Year Ended 31 March 2022
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2022 £	Unrestricted £	Restricted £	Total 2021 £
Income and Endowments from:							
Donations and legacies		105,891	138,980	244,871	95,297	106,696	201,993
Charitable activities		-	-	-	58,853	-	58,853
Investment income	5	67	-	67	35	-	35
Total income		105,958	138,980	244,938	154,185	106,696	260,881
Expenditure on:							
Charitable activities		(124,205)	(98,463)	(222,668)	(61,178)	(87,896)	(149,074)
Total expenditure		(124,205)	(98,463)	(222,668)	(61,178)	(87,896)	(149,074)
Net (expenditure)/income		(18,247)	40,517	22,270	93,007	18,800	111,807
Transfers between funds		15,464	(15,464)	-	-	-	-
Net movement in funds		(2,783)	25,053	22,270	93,007	18,800	111,807
Reconciliation of funds							
Total funds brought forward		169,398	26,650	196,048	76,391	7,850	84,241
Total funds carried forward	19	166,615	51,703	218,318	169,398	26,650	196,048

The notes on pages 25 to 38 form an integral part of these financial statements.

Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

Statement of Financial Activities for the Year Ended 31 March 2022
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

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

The funds breakdown for 2021 is shown in note 19.

The notes on pages 25 to 38 form an integral part of these financial statements.

Unfold - Empowerment Through Mentoring Ltd
formerly known as Westminster Befriend a Family

(Registration number: 04002287)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	11	3,454	843
Current assets			
Debtors	12	32,775	8,238
Cash at bank and in hand	13	<u>185,944</u>	<u>193,273</u>
		218,719	201,511
Creditors: Amounts falling due within one year	14	<u>(3,855)</u>	<u>(6,306)</u>
Net current assets		<u>214,864</u>	<u>195,205</u>
Net assets		<u>218,318</u>	<u>196,048</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		51,703	26,650
Unrestricted income funds			
Unrestricted funds		<u>166,615</u>	<u>169,398</u>
Total funds	19	<u>218,318</u>	<u>196,048</u>

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The notes on pages 25 to 38 form an integral part of these financial statements.

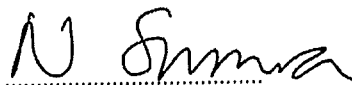
Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

(Registration number: 04002287)

Balance Sheet as at 31 March 2022

The financial statements on pages 21 to 38 were approved by the trustees, and authorised for issue on 30 January 2023 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'N Sumra', written over a dotted line.

Noreen Sumra
Trustee

The notes on pages 25 to 38 form an integral part of these financial statements.

Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

Notes to the Financial Statements for the Year Ended 31 March 2022

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
18 Buckingham Palace Road
London
SW1W 0QP

These financial statements were authorised for issue by the trustees on 30 January 2023.

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) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Unfold - Empowerment Through Mentoring Ltd 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.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Unfold - Empowerment Through Mentoring Ltd

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Notes to the Financial Statements for the Year Ended 31 March 2022

Judgements and key sources of estimation uncertainty

In the application of the company's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

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.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity.

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.

Unfold - Empowerment Through Mentoring Ltd

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Notes to the Financial Statements for the Year Ended 31 March 2022

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

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.

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 £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

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:

Asset class	Depreciation method and rate
Office equipment	4 years straight line

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.

Unfold - Empowerment Through Mentoring Ltd

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Notes to the Financial Statements for the Year Ended 31 March 2022

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.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

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.

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Notes to the Financial Statements for the Year Ended 31 March 2022

3 Income from donations and legacies

	Unrestricted		Total	Total
	General	Restricted	2022	2021
	£	£	£	£
Donations and legacies;				
Appeals and donations	-	10,000	10,000	-
Appeals and donations	27,958	-	27,958	3,591
Grants, including capital grants;				
Westminster Council	-	45,718	45,718	4,305
Strand Parishes Trust	5,000	-	5,000	5,000
The Westminster Foundation	-	10,000	10,000	-
The Westminster Almshouses Foundation	10,000	-	10,000	10,000
Breslaff Centre	-	-	-	1,000
Hyde Park Place Estates Charity	4,978	-	4,978	4,978
Portman Foundation	-	-	-	5,000
St Giles in the Fields and William Shelton Charity	14,450	-	14,450	14,450
Westminster Amalgamated Charity	10,000	-	10,000	10,000
The Co-Operative Membership Community Fund	-	-	-	2,822
John Lyons	-	25,000	25,000	-
The London Community Foundation	-	9,980	9,980	-
Young Westminster Foundation	-	7,500	7,500	-
Young Westminster Foundation	-	26,250	26,250	-
Prospect-us UK	-	4,532	4,532	-
Childhood Trust	-	-	-	15,000
National Lottery	-	-	-	49,899
City of London	-	-	-	9,964
Young Westminster - Strengthening the Sector	20,000	-	20,000	20,000
Edward Harvist Trust	-	-	-	1,000
Young Westminster - School Inclusion	-	-	-	3,456
Westminster Foundation	13,505	-	13,505	41,528
	<u>105,891</u>	<u>138,980</u>	<u>244,871</u>	<u>201,993</u>

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Notes to the Financial Statements for the Year Ended 31 March 2022

4 Income from charitable activities

	Total 2022 £	Total 2021 £
Contractual income	<u>-</u>	<u>58,853</u>

5 Investment income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Interest receivable and similar income;			
Interest receivable on bank deposits	<u>67</u>	<u>67</u>	<u>35</u>

6 Expenditure on charitable activities

	Note	Total 2022 £	Total 2021 £
Other fundraising costs		2,100	720
Sessional costs		652	3,809
Project development		12,644	-
Freelancers		2,383	12,490
Volunteer expenses		4,702	995
Funding partnership		3,233	34,707
Staff costs	9	144,695	54,351
Support costs	7	<u>52,259</u>	<u>42,002</u>
		<u>222,668</u>	<u>149,074</u>

Unfold - Empowerment Through Mentoring Ltd

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Notes to the Financial Statements for the Year Ended 31 March 2022

7 Analysis of support costs

Support costs

	Note	Total 2022 £	Total 2021 £
Staff costs			
Wages and salaries	9	-	9,018
Other staff costs	9	1,576	102
Fundraising costs		377	216
Rent and rates		28,399	21,117
Office expenses		16,643	9,013
Computer software and maintenance		693	-
Sundries		13	-
Management committee expenses		1,324	-
Marketing material		157	-
Independent examination		1,832	2,000
Bank charges		-	255
Depreciation of office equipment		1,245	281
		<u>52,259</u>	<u>42,002</u>

8 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.

Unfold - Empowerment Through Mentoring Ltd

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Notes to the Financial Statements for the Year Ended 31 March 2022

9 Staff costs

The aggregate payroll costs were as follows:

	2022	2021
	£	£
Staff costs during the year were:		
Wages and salaries	130,610	59,589
Social security costs	8,227	1,590
Pension costs	3,685	888
Other staff costs	<u>3,749</u>	<u>1,404</u>
	<u>146,271</u>	<u>63,471</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:

	2022	2021
	No	No
Charitable activities	<u>5</u>	<u>3</u>

No employee received emoluments of more than £60,000 during the year.

The chief executive officer, as the highest paid member of staff, received total benefits within £40,000-£50,000 band (2021 - £30,000-£40,000).

10 Taxation

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

Unfold - Empowerment Through Mentoring Ltd

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Notes to the Financial Statements for the Year Ended 31 March 2022

11 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2021	1,124	1,124
Additions	<u>3,856</u>	<u>3,856</u>
At 31 March 2022	<u>4,980</u>	<u>4,980</u>
Depreciation		
At 1 April 2021	281	281
Charge for the year	<u>1,245</u>	<u>1,245</u>
At 31 March 2022	<u>1,526</u>	<u>1,526</u>
Net book value		
At 31 March 2022	<u><u>3,454</u></u>	<u><u>3,454</u></u>
At 31 March 2021	<u><u>843</u></u>	<u><u>843</u></u>

12 Debtors

	2022 £	2021 £
Prepayments	5,275	-
Accrued income	<u>27,500</u>	<u>8,238</u>
	<u><u>32,775</u></u>	<u><u>8,238</u></u>

13 Cash and cash equivalents

	2022 £	2021 £
Cash at bank	<u><u>185,944</u></u>	<u><u>193,273</u></u>

Unfold - Empowerment Through Mentoring Ltd

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Notes to the Financial Statements for the Year Ended 31 March 2022

14 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	-	2,200
Accruals	3,855	4,106
	<u>3,855</u>	<u>6,306</u>

15 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022
	£
Land and buildings	
Within one year	26,624
Between one and five years	<u>19,968</u>
	<u>46,592</u>

16 Covid-19

During the year the charity's face to face activities have been affected by the outbreak of COVID 19. As a result the charity staff and volunteers have been working remotely to maintain all services as the charity had to temporarily close its office, using telephone, email, video link and webchat to help to continue the majority of the charity's activities. As restrictions have eased we have returned to face to face provision in public spaces or outdoors as restrictions allow. The charity is confident that it will continue its face to face activities once the outbreak has been contained.

Unfold - Empowerment Through Mentoring Ltd

formerly known as Westminster Befriend a Family

Notes to the Financial Statements for the Year Ended 31 March 2022

17 Analysis of net assets between funds

Current period - 2022

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	3,454	-	3,454
Current assets	167,016	51,703	218,719
Current liabilities	<u>(3,855)</u>	<u>-</u>	<u>(3,855)</u>
Total net assets	<u>166,615</u>	<u>51,703</u>	<u>218,318</u>

Prior period - 2021

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	843	-	843
Current assets	174,861	26,650	201,511
Current liabilities	<u>(6,306)</u>	<u>-</u>	<u>(6,306)</u>
Total net assets	<u>169,398</u>	<u>26,650</u>	<u>196,048</u>

18 Related party transactions

There were no related party transactions in the year.

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Notes to the Financial Statements for the Year Ended 31 March 2022

19 Funds

Current period - 2022

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted					
<i>General</i>					
General Funds	169,398	105,958	(124,205)	15,464	166,615
Restricted					
John Lyon's Charity	-	25,000	(20,633)	-	4,367
Prospect-us UK	-	4,532	(4,532)	-	-
Young Westminster Foundation - Mercer	-	26,250	(19,500)	-	6,750
The London Community Foundation	-	9,980	(2,087)	-	7,893
Westminster Council - refugee	-	20,400	(18,065)	-	2,335
Westminster Council - support	-	11,893	-	-	11,893
City of London	5,231	-	(5,231)	-	-
Westminster Foundation - rent	15,464	-	-	(15,464)	-
VPRU Mayor Fund	-	13,425	(12,350)	-	1,075
Young Westminster - Brightening the Future	-	7,500	-	-	7,500
Edward Harvist Trust	1,000	-	(1,000)	-	-
Westminster Foundation	4,955	10,000	(10,868)	-	4,087
Shaftesbury Plc	-	10,000	(4,197)	-	5,803
	<u>26,650</u>	<u>138,980</u>	<u>(98,463)</u>	<u>(15,464)</u>	<u>51,703</u>
Total funds	<u>196,048</u>	<u>244,938</u>	<u>(222,668)</u>	<u>-</u>	<u>218,318</u>

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Notes to the Financial Statements for the Year Ended 31 March 2022

Prior period - 2021

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted				
<i>General</i>				
General Funds	76,391	154,185	(61,178)	169,398
Restricted				
St Giles in the Fields and William Shelton Charity	7,850	-	(7,850)	-
National Lottery	-	49,899	(49,899)	-
City of London	-	9,964	(4,733)	5,231
Westminster Foundation - rent	-	15,464	-	15,464
VPRU Mayor Fund	-	4,305	(4,305)	-
Edward Harvist Trust	-	1,000	-	1,000
Westminster Foundation	-	26,064	(21,109)	4,955
	<u>7,850</u>	<u>106,696</u>	<u>(87,896)</u>	<u>26,650</u>
Total funds	<u>84,241</u>	<u>260,881</u>	<u>(149,074)</u>	<u>196,048</u>

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Notes to the Financial Statements for the Year Ended 31 March 2022

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

John Lyon's Charity - towards the 'Youth and Family Support Services'; funds specifically targeted at children and young people up to the age of 25.

Prospect-us UK - towards the 'Kickstart' project.

Young Westminster Foundation - Mercer - funds for the mentoring of 30 young people on the 'Mastering My Future' programme.

The London Community Foundation - funds to provide specialised mentoring programme to 30 young refugees and asylum seekers aged 10-25 in Westminster.

Westminster Council - refugee - to fund programmes in support of the Afghan Refugee Families.

Westminster Council - support - funds for weekly support at the Metropole (women's support group and matching families to mentors).

City of London - to essential and urgent costs following the adverse effects of Covid.

Westminster Foundation - rent support.

VPRU Mayor Fund - for the provision of Mentoring Services under the terms of the MOPAC Violence Reaction Unit Funding.

Young Westminster - Brightening the Future - towards 'Young Lives, New Starts: supporting young asylum seekers in Westminster'.

Edward Harvist Trust - to fund website design.

Westminster Foundation - towards 'Mentoring for Mums' programme.

Shaftesbury Plc - towards 'Broadening Horizons' programme; mentoring young people aged 10-24 and training individuals to become supervised volunteers,

The £15,464 from Westminster Foundation towards rent, were transferred to general funds as the expenditure took place before funds were received.