

Charity registration number 1100329 (England and Wales)

Company registration number 04694786

WEST CORNWALL WOMEN'S AID
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

WEST CORNWALL WOMEN'S AID

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms Gemma Pople	
	Ms Ellen Rudge	
	Ms Sue Penna	
	Ms Kirsty Arthur	
	Mr Martyn Crouch	
	Ms Michelle Brightley	(Appointed 4 March 2025)
	Ms Meghan Field	
	Ms Amanda Wright	(Appointed 1 July 2025)
Senior management	Elizabeth Matthews	CEO and Company Secretary
Charity number (England and Wales)	1100329	
Company number	04694786	
Registered office	Maura Place 11 Market Place Penzance Cornwall England TR18 2JB	
Auditor	BK Plus Audit Limited Alverton Pavillion Trewithen Road Penzance Cornwall TR18 4LS	

WEST CORNWALL WOMEN'S AID

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WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

Charity History

West Cornwall Women's Aid (WCWAID) has been a beacon of hope and support in the West Cornwall community for over 35 years, working tirelessly to address and prevent Domestic Abuse and Sexual Violence (DASV).

Founded in 1987 by a dedicated group of local women, WCWAID began as a grassroots helpline in Penzance. Recognising the urgent need for safe accommodation, the organisation opened its first refuge in 1992, followed by a second in 1995. Today, WCWAID's refuge provision offers safety and support for up to 11 women and 16 children, serving individuals from across the UK.

In 2001, WCWAID expanded its reach with the launch of the Community Services Project, designed to support women and children in West Cornwall and the Isles of Scilly affected by DASV. This project includes a range of services - Helpline, Outreach, Counselling, and Group Work Programmes - delivered with compassion and care. Volunteers are at the heart of this work, playing a vital role in providing these life-changing services.

Remaining close to home and community, when it is safe to do so, can be an important factor in recovery. By offering localised, responsive support, WCWAID helps reduce the trauma of disconnection and displacement. Early intervention and personalised support empower women to rebuild their lives, maintain family ties, and find lasting safety and stability.

In 2018, WCWAID was delighted when Maura Place, a centrally located building in Penzance, was gifted to the charity. This welcoming, high-street space provides easy access to vital services and a safe, empowering environment for women seeking support.

WCWAID is proudly women-founded and women-led. As a feminist organisation, it stands firm in the belief that gender-based violence is a human rights issue rooted in inequality. Through education, advocacy, and direct support, WCWAID works to build resilience, restore dignity, and improve the life chances of women, their children, and future generations.

Empowering women to take control of their own lives is at the heart of everything WCWAID does - because every woman deserves to live free from fear, with confidence, strength, and the opportunity to thrive.

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Mission Statement

Vision

West Cornwall Women's Aid's vision is of a world where women and children live their lives free from domestic and sexual abuse.

Mission

West Cornwall Women's Aid exists to bring an end to the harm done through domestic abuse and sexual violence. Our work is holistic and empowering, working alongside survivors to achieve independent lives free from abuse.

Values

West Cornwall Women's Aid's core values reflect our history and were developed with staff, service users, volunteers and trustees. We are:

- Women and children focused
- Empowering
- Inclusive and anti-discriminatory in our practice
- Committed to service users being in the lead and their voices being at the centre of all that WCWAID does
- Feminist in our understanding of domestic abuse and sexual violence

Public benefit

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.

Objectives

The Charity's objects are; to provide for the relief of poverty, distress and suffering experienced by women or children who have experienced domestic abuse and/or sexual violence irrespective of race, culture, sexual orientation or ability, in particular but not exclusively by:

- a) providing short term refuge accommodation to women and their children whose safety is at risk as a result of domestic abuse, sexual violence including exploitation and modern slavery, honour-based violence and female genital mutilation;
- b) providing support services to women and their children in refuge accommodation to meet their additional physical, mental and emotional needs, to promote their long-term safety and well-being and to enable them to progress from danger to safety and independence;
- c) providing on-going community-based support for the health and well-being of women and their families who are safe to do so and who wish to do so, to stay in their own homes;
- d) providing community resettlement services to support women and their children progressing from refuge accommodation to independent living;
- e) recruiting, training and supporting paid and unpaid staff to provide a range of community-based services to women and children (in particular but not exclusively one to one support, counselling, helpline, psycho-educational and other well-being activities);
- f) to inform and educate the public, other service providers and authorities and the media on gender-based abuse and its impacts.

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Activities

In determining activities, Trustees have given due regard to the Charities Commission guidance on Public Benefit. Our activities deliver public benefit as follows:

- Exchange and analysis of information relating to domestic abuse and sexual violence (DASV) with the agencies represented at the Cornwall Domestic Abuse and Sexual Violence Delivery Group; member of Cornwall Community Safety Alliance; feeding into Cornwall Domestic Abuse and Sexual Violence Strategic Group, MARAC Steering Group and Domestic Homicide Review Panel
- Exchange information relating to DASV with Safer Cornwall and Police & Crime Commissioner
- Work with the Cornwall Community Safety Partnership for Safer Towns to target areas of need and work with communities and partners to develop sustainable solutions
- Representation at Multi Agency Referral Conferences (MARAC)
- Provide information to raise awareness of DASV and its impacts to the public
- Provide Refuge accommodation for up to 11 women and 16 children at any one time
- Operate a Helpline, in West Cornwall, for women who are, or have been, in abusive relationships or households or who have experienced sexual abuse
- Provide on-going telephone and on-line support for women in West Cornwall and the Isles of Scilly
- Provide a face-to-face support service for women at risk assessed venues across West Cornwall
- Provide a free Counselling service, face to face, online or via telephone, depending on the women's preference
- Provide and facilitate a rolling group work programme: therapeutic groups, psycho-educational courses, empowerment workshops and peer led groups for women whose lives have been affected by abuse including historic/childhood abuse
- Provide support for women to increase their knowledge and understanding of money issues, financial literacy and related issues
- Co-ordinate and lead an annual vigil and 'Reclaim the Night' event in Penzance in collaboration with partners during 16 Days of Activism
- Deliver support to women in West Cornwall who are experiencing domestic abuse and are at risk of homelessness via the Krefta service - a partnership (via a sub-contract) with lead organisation The Women's Centre Cornwall

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Who used and benefited from our services

Refuge Services

A refuge service for women and children who are at high risk from domestic abuse is a key component of WCWAid's service provision. WCWAid workers work with women to develop tailored support plans that are individualised and focused on increasing the woman's safety and supporting them to recover from trauma. We aim to improve well-being and an understanding of the dynamics of domestic abuse. We continue to provide Refuge accommodation for up to 11 women and 16 children and a resettlement programme for women and children after they leave the refuge.

Resettlement Services

The resettlement service support women and children to move on from refuge and into the community through intensive one-to-one support and groupwork. Practical assistance is provided to ensure safety measures are in place when women move into their new homes, and our workers offer support with dealing with a variety of issues, including accessing financial support, organising utilities, arranging the move, budgeting, and transitioning children into new schools. Once women are settled in their homes, one-to-one work continues, and group work is offered to encourage social connection and to support further emotional recovery. Workers provide specific sessions individually and together with the family, supporting them to strengthen family bonds and resolve issues.

Community Services

Helpline, Outreach, Counselling, Power to Change (group work), Well-being, Specialist Financial & Housing Support & Advice, Advice and Groups.

A dedicated group of trained volunteers work alongside WCWAid staff to deliver our Community Services to women living in West Cornwall and the Isles of Scilly. Our Helpline and Well-Being Worker supports the volunteers to deliver the helpline service and to strengthen the provision of tailored wellbeing support to women. Qualified volunteer counsellors and student counsellors (training at Diploma or Degree level) and paid counsellors provide one-to-one counselling and therapeutic groups. The counselling team are trained in several different modalities, including Person Centred, Integrative and Core Process Psychotherapy. They draw upon these varying approaches to meet the woman's needs. Counsellors receive trauma-informed training so that counsellors can feel more confident when talking with service users about the impact of trauma, while introducing polyvagal theory and practice where appropriate.

Our Community Services supports women and their children with early intervention, prevention and protection from further harm. A wide range of activities and services are provided to support women to develop safety plans, to help women and children to recover from trauma, and to prevent the breakdown of family structures. The service works with women and children who are experiencing abuse, and with those who are impacted by the trauma of historical abuse. We have established referrals with relevant agencies and support services to meet additional needs, e.g. Early Help Hub, Multi Agency Referral Unit (MARU), We are With You, Outlook Southwest, Citizen's Advice Bureau, Colleges and food banks.

Support delivered by Community Services

561 Helpline Calls received/responded to
88 Krefta Clients supported
32 Well-Being Clients supported
76 Financial Support Clients supported
31 Power to Change Clients supported – 4 groups facilitated
92 Counselling Clients - supported
6 Calm Together Clients – 1 group facilitated

Refuge

Number of women accommodated in refuge: 29
Total number of children accommodated in refuge: 15
Length of stay: The total number of bed nights was 2,346
Total number of women accessing resettlement support: 13
Total number of children accessing resettlement support: 9

Sample of referring agencies: Self-Referrals, National Women's Aid, Specialist DASV Providers including IDVAs and Krefta, Police, Addiction Agencies, Housing Providers, Social Care and Health services.

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Volunteer Programme

Volunteers have always been crucial to the delivery of WCWAid's services for women and their children, and this has continued to be the case this year. The volunteer programme has seen volunteers supporting many of WCWAid services, staffing the helpline, delivering outreach sessions in the community, supporting at refuge, supporting groups such as craft group and trauma informed yoga, and also specialist or bespoke services such as the specialist housing advice and support clinic that is delivered by a volunteer. Several of the trainee and trained counsellors also do this in a voluntary capacity. Our comprehensive volunteering programme this year included mentoring, shadowing and extensive training that includes Understanding and Recognising Domestic Abuse and Sexual Violence, Child Sexual Exploitation, Safeguarding, Equality and Diversity and Family Law, Listening Skills, Resilience Training and Trauma Informed delivery training.

Achievements and performance

We continued to provide a specialist Financial Support project as demand for the service grew in response to the continued cost-of-living crisis. The worker supports women with budgeting, debt and other financial literacy issues, alongside domestic abuse and sexual violence support work.

In addition, we have accessed funds to directly support women to reduce the impact of the cost-of-living crisis on their lives by providing individual one-off grants.

We continue to deliver the Power to Change, psycho-educational programme developed by international domestic abuse experts and promoted by Women's Aid Federation of England (WAFE). Two of our team have participated in external training to deliver the programme, which builds self-esteem and empowerment, enabling women to recognise individual strengths, maintain independence, and acknowledge their rights to respect, dignity, independence, choice and control. The programme has been so successful that it required a waiting list, and additional dates added to try to meet demand.

This year we made further progress in terms of raising our profile and local awareness. We were a lead partner for the fourth year running in '16 Days of Action', a series of events in Penzance highlighting the issue of violence against girls and women. The initiative has grown in influence and awareness and is now an established event in the town's calendar, with support from an increasing number of organisations and community partners. The campaign attracted media attention, including a feature on both local ITV and local BBC news with interviews and significant radio coverage. We also attended a number of community events such as an open day at Tremenhare Sculpture Gardens and Marazion Well-Being Fayre.

International Women's Day on 8th March was marked by WCWAid with an event at refuge to promote family well-being and the importance of creating 'positive' memories.

Demand for counselling remained high, women on the waiting list were able to access well-being services whilst they waited and were fast-tracked if the need was urgent.

Women and their children at our refuge supported by our resettlement service participated in our extensive holidays programme with cultural, social, family and recreational activities to develop social networks, strengthen family bonds, create happy memories and have fun. The programme featured visits to local places of interest and trips further afield, including St Michael's Mount, local Museums, wildlife boat trips, beaches and lidos, parks and woodland trips. Onsite activities included communal pizza lunches using the outdoor pizza oven, baking sessions, planting and growing, and arts activities such as tie dyeing.

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

The weekly Peer Support Group continues, the group brings women together to inspire and encourage each other on their personal journeys to live lives free from domestic abuse. Sessions have included self-esteem and confidence building workshops, creative arts and healthy relationships workshops. The group brought women together to inspire and encourage each other on their personal and unique journeys to live lives free from domestic abuse.

We delivered a range of workshops throughout the year including a 'Splasherist' workshop funded through Kier, an Assertiveness and Confidence Workshop, Building and Maintaining Healthy Relationships workshop, a Mediation workshop, and a children and young people's art group.

We were part of a partnership led by The Women's Centre Cornwall which submitted a successful tender to deliver Independent Sexual Violence Advocacy services across the peninsula.

We continued to attend meetings and networking opportunities to work towards strengthening relationships with other commissioned and non-commissioned Domestic Abuse Sexual Violence (DASV) services. We continue to note:

- A sustained increase in requests for housing/homelessness advice
- An increase in contact from women still in abusive relationships or having contact with individuals who engage in abusive behaviour
- A greater recognition of emotional abuse, including coercion and controlling behaviour
- Continued requests for support with anxiety, mental health issues, including suicidal ideation and isolation
- A continued increase with requests for support with finances and food
- More online enquiries (email and direct message)

We have also noted an increase in the impact of misogyny, particularly from on-line influencers and we have been working hard with the community to combat the messaging.

We have been able to deliver all these activities due to funding from a mix of sources - contracts, grant income, donations and in-kind support.

Contracts include:

Safer Cornwall commissioned our refuge provision and a resettlement programme for women and children. We have a 10-year contract to deliver these services until March 2034.

A contract to deliver an outreach service, Krefta, for people affected by domestic abuse who are homeless or in unsafe accommodation. This is through the Women's Centre Cornwall who are the lead partner in this Safer Cornwall Contract. There is currently a procurement process in place for this contract, the award will be announced in December 2025, and we are optimistic that the current partnership will be successful.

We were pleased to be supported by a range of grant funders throughout the year including Caledonia, Masonic Charitable Trust, Community Capacity Grant, SW Community Matters, Asda, Henry Smith, Sedel Collings, St Aubyn Estate, Cash for Kids, Police Property Act fund, National Lottery, Penzance Council Mayor's Fund, Bolingey Barbarians.

Donations received have been both financial and in kind. Donations range from outings, and gifts for women and children to vital items such as pushchairs and women's sanitary products. Members of the public have supported WCWAid by donating items for use both in our refuge and within the community. Several community groups have continued to offer support, including local churches, Rotary clubs and local arts organisations.

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

WCWAid security and long-term funding

The Trustees remain optimistic about WCWAid's long-term sustainability. The charity is currently awaiting the outcomes of several significant funding applications and is a partner in a major 10-year contract bid, for which prospects are considered favourable. In addition, the charity has recently been notified of a substantial bequest, which will further strengthen its financial position.

This optimistic outlook is underpinned by last year's successes including the award of a 10-year contract to continue delivering refuge and resettlement services, and the securing of key grants—such as core funding from the Henry Smith Charity, committed through to 2027. Together, these achievements contribute to a strong foundation for WCWAid's continued growth and impact.

We are grateful to our staff and volunteers for working tirelessly to provide refuge accommodation for women and children fleeing an abuser and specialist services to women in the community who are experiencing or have experienced domestic abuse and or sexual violence. Also, for the incredible work which has been done to raise awareness of the issues and for the support of the local community; it's vital to all that we do, and we are overwhelmed by the generosity we have been shown.

Financial review

Reserves policy

The Charity Commission recommends an amount not less than the equivalent of 3 months' expenditure is kept in free reserves and this is also the reserves policy of West Cornwall Women's Aid. At the year end, the level of free reserves in the charity was £230,988 (2024: £297,235). This is regarded to be satisfactory.

Of the total funds of the charity, which stand at £581,722 (2024: £719,075), £224,312 (2024: £226,542) is considered designated, being the net book value of the freehold property, held for use by the charity.

Principal funding sources

The principal funding sources are from Safer Cornwall, Big Lottery and other Grant providers. The corresponding expenditure of this income is made in accordance with the contract or grant agreement.

Risk Management

The board of trustees conducts a review of the major risks to which the charity is exposed. A risk register is regularly updated. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the centre.

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

West Cornwall Women's Aid was incorporated as a Company Limited by Guarantee on 12th March 2003 and is regulated by its Memorandum and Articles of Association.

The Company was registered with the Charity Commission on 27th October 2003. The Company is a Charity with the objects to provide relief of poverty, distress and suffering experienced by women and their children who have been abused in domestic situations.

The organisation is a charitable company limited by guarantee. The Company was established under a Memorandum of Associations which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £10.

The individuals listed on page 1 served as Directors for the purposes of Company Law and Trustees for the purpose of Charity Law during the year.

The Trustees meet regularly and are responsible for the strategic direction of the charity. The day-to-day running of the Charity is overseen by the CEO.

The Major risks to which the charity is exposed, as identified by the Trustees, have been reviewed and systems or procedures have been established to manage those risks.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms Rachel Garside	(Resigned 31 December 2024)
Ms Emily Harrington	(Resigned 1 July 2025)
Ms Rhiannon Jones	(Resigned 4 March 2025)
Ms Gemma Pople	
Ms Ellen Rudge	
Ms Sue Penna	
Ms Kirsty Arthur	
Ms Cat Allinson	(Resigned 24 July 2024)
Ms Thalia Hughes	(Resigned 8 June 2025)
Mr Martyn Crouch	
Ms Michelle Brightley	(Appointed 4 March 2025)
Ms Meghan Field	
Ms Amanda Wright	(Appointed 1 July 2025)

Recruitment and appointment of trustees

Trustees are elected at the Annual General Meeting and one-third shall retire from office by rotation. Decisions are made based on majority of votes.

The Trustees are an experienced and cohesive group. We seek to recruit Trustees with particular skills and interests. New Trustees complete a training programme.

None of the trustees has any beneficial interest in the company.

Auditor

In accordance with the company's articles, a resolution proposing that BK Plus Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

WEST CORNWALL WOMEN'S AID

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) ***FOR THE YEAR ENDED 31 MARCH 2025***

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Ms Kirsty Arthur
Trustee

Ms Michelle Brightley
Trustee

23 September 2025

WEST CORNWALL WOMEN'S AID

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of West Cornwall Women's Aid for the purpose 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).

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, including the income and expenditure, of the charitable company for that year.

In preparing these 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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards 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 charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

WEST CORNWALL WOMEN'S AID

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF WEST CORNWALL WOMEN'S AID

Opinion

We have audited the financial statements of West Cornwall Women's Aid (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (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 2025 and of its incoming resources and application of resources, 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's 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 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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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 in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

WEST CORNWALL WOMEN'S AID

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF WEST CORNWALL WOMEN'S AID

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report 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 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.

WEST CORNWALL WOMEN'S AID

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF WEST CORNWALL WOMEN'S AID

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We obtained an understanding of the legal and regulatory frameworks that are applicable to the charity at the planning stage of the audit. The charity is subject to laws and regulations that directly affect the financial statements, specifically the Companies Act 2006, Charities Act 2011 and Charities Statement of Recommended Practice. We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items. The charity is also subject to laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through imposition of fines or litigation or loss of the charity's ability to operate. In making this assessment we determined that the most significant elements of legislation include those relating to employment law and regulations, health and safety standards and social care.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Our procedures involved the following:

- Making enquiries of management regarding their knowledge of any non-compliance with laws and regulations that could affect the financial statements. As part of these enquiries, we also discussed with management changes in risk assessment relating to fraud, and whether there have been any known instances, allegations or suspicions of fraud, which there were none.
- Considering the filings made at Companies House and any omissions thereon, of which none were identified.
- Discussing with management compliance with health and safety and social care legislation, including any reforms to these.
- Making enquiries of management and reviewing charity expenditure for any evidence of disputes, actual or potential litigation and claims, with regulators or any other such body, of which there were none.
- Audited the risk of management override of controls, including through testing of journal entries and other adjustments for appropriateness, and evaluating the rationale for significant transactions outside the normal course of charitable activities, of which there were none.
- Reviewed estimates and judgements made in the financial statements for any indication of bias and challenged assumptions used by management in making the estimates.
- Reviewed board minutes and correspondence with regulators to corroborate the findings from the above.

Due to the inherent limitations of an audit, there remains a risk that we may not have detected some material misstatements in the financial statements or non-compliance with laws and regulations. This is despite the fact that we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed irregularities are from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. As with any audit, there remained a high risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of controls. This risk was reduced by a thorough review of controls in place that monitor items and transactions affecting the financial statements. The primary responsibility for the prevention and detection of irregularities and fraud rests with the trustees of the charity.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://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 charity's trustees, 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 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

WEST CORNWALL WOMEN'S AID

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF WEST CORNWALL WOMEN'S AID

David Hastings FMAAT, ACA (Senior Statutory Auditor)

For and on behalf of BK Plus Audit Limited, Statutory Auditor

Chartered Certified Accountants

Alverton Pavillion

Trewithen Road

Penzance

Cornwall

TR18 4LS

21 October 2025

BK Plus Audit Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

WEST CORNWALL WOMEN'S AID

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	27,476	174,349	201,825	80,680	184,925	265,605
Charitable activities	4	105,573	394,900	500,473	131,189	386,558	517,747
Investments	5	3,974	-	3,974	6,343	-	6,343
Total income		137,023	569,249	706,272	218,212	571,483	789,695
Expenditure on:							
Charitable activities	6	209,578	634,047	843,625	224,675	573,310	797,985
Total expenditure		209,578	634,047	843,625	224,675	573,310	797,985
Net expenditure		(72,555)	(64,798)	(137,353)	(6,463)	(1,827)	(8,290)
Transfers between funds		-	-	-	11,307	(11,307)	-
Net movement in funds	8	(72,555)	(64,798)	(137,353)	4,844	(13,134)	(8,290)
Reconciliation of funds:							
Fund balances at 1 April 2024		550,206	168,869	719,075	545,362	182,003	727,365
Fund balances at 31 March 2025		477,651	104,071	581,722	550,206	168,869	719,075

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

WEST CORNWALL WOMEN'S AID

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		296,533		182,165
Investment property	13		-		127,215
			<u>296,533</u>		<u>309,380</u>
Current assets					
Debtors	14	24,576		26,830	
Cash at bank and in hand		344,480		446,286	
		<u>369,056</u>		<u>473,116</u>	
Creditors: amounts falling due within one year	16	(83,867)		(63,421)	
Net current assets			<u>285,189</u>		<u>409,695</u>
Total assets less current liabilities			<u>581,722</u>		<u>719,075</u>
The funds of the charity					
Restricted income funds	19	104,071		168,869	
Unrestricted funds	20	477,651		550,206	
			<u>581,722</u>		<u>719,075</u>

The financial statements were approved by the trustees on 23 September 2025

Ms Kirsty Arthur
Trustee

Ms Michelle Brightley
Trustee

Company registration number 04694786 (England and Wales)

WEST CORNWALL WOMEN'S AID

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash absorbed by operations	24		(96,217)		(28,864)
Investing activities					
Purchase of tangible fixed assets		(9,563)		(14,289)	
Proceeds from disposal of tangible fixed assets		-		398	
Proceeds from disposal of investments		-		2,500	
Investment income received		3,974		6,343	
Net cash used in investing activities			(5,589)		(5,048)
Net cash generated from financing activities			-		-
Net decrease in cash and cash equivalents			(101,806)		(33,912)
Cash and cash equivalents at beginning of year			446,286		480,198
Cash and cash equivalents at end of year			344,480		446,286

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principle 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.

Charity information

West Cornwall Women's Aid is a charitable company limited by guarantee incorporated in England and Wales. The registered office is Maura Place, 11 Market Place, Penzance, Cornwall, TR18 2JB, England.

The charity is controlled by the trustees who are all directors of the company.

1.1 Statement of compliance

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis. In preparing and approving these financial statements the trustees have given due consideration to going concern risks.

There are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern and the trustees are satisfied that the charity will be able to operate within the available facilities for the foreseeable future, being a period of no less than 12 months from the date of approval of these financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donated services and facilities

In accordance with the charities SORP (FRS 102), the time provided by general volunteers is not recognised. More information about volunteers contributions is included in the trustee's report.

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.

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 accounts periods; or
- The donor has imposed conditions which must be met before the Charity has unconditional entitlement.

Charitable activities

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Other income

Material incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income

Investment income is recognised on a receivable basis.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation 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.

Raising funds

Costs of generating funds are the costs associated with attracting voluntary income.

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 staff costs by the time spent and other costs by their usage.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

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.

1.6 Tangible fixed assets

Individual fixed assets costing £250 or more, are initially recorded at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold property	Straight line over 50 years
Short leasehold land and buildings	15% straight line
Furniture and equipment	20% and 33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Current asset investments

Current asset investments are included at the lower of cost and net realisable value/market value.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 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.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) ***FOR THE YEAR ENDED 31 MARCH 2025***

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees 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 period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	18,832	-	18,832	19,632	720	20,352
Grants	8,644	174,349	182,993	61,048	184,205	245,253
	27,476	174,349	201,825	80,680	184,925	265,605
Grants						
BBC Children in Need	-	5,533	5,533	-	33,162	33,162
The National Lottery Community Fund	-	56,802	56,802	-	79,707	79,707
Lloyds Bank Foundation England & Wales	4,178	-	4,178	24,988	-	24,988
Caledonia Charitable Trust	-	14,550	14,550	-	8,848	8,848
Masonic Charitable Foundation	-	18,000	18,000	-	10,455	10,455
Henry Smith Foundation	-	42,000	42,000	-	-	-
Cornwall Council Community Capacity Grant	-	12,900	12,900	-	-	-
St Aubyn Foundation	-	7,500	7,500	-	7,500	7,500
CCF Grants	-	12,000	12,000	-	24,023	24,023
SU Grants	2,200	-	2,200	1,060	-	1,060
SW Community Matters	-	915	915	-	-	-
Southall BS	2,266	-	2,266	-	-	-
Garfield Weston	-	-	-	30,000	-	30,000
Asda Utilities Grant	-	1,399	1,399	-	1,560	1,560
Hedley Grant	-	1,000	1,000	-	-	-
Cash for Kids	-	1,750	1,750	-	-	-
Penzance Council	-	-	-	-	2,950	2,950
Screwfix	-	-	-	-	5,000	5,000
SWPA Small Grant	-	-	-	-	1,000	1,000
Bolingey Barbarians	-	-	-	-	1,000	1,000
Sackler Trust	-	-	-	5,000	-	5,000
The Brook Trust	-	-	-	-	9,000	9,000
	8,644	174,349	182,993	61,048	184,205	245,253

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Safer Cornwall (prev CSPD Refuge)	-	307,936	307,936	-	303,514	303,514
Krefta Foundation	-	86,964	86,964	-	83,044	83,044
Refuge rental income	105,573	-	105,573	131,189	-	131,189
	<u>105,573</u>	<u>394,900</u>	<u>500,473</u>	<u>131,189</u>	<u>386,558</u>	<u>517,747</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	-	2,705
Income from other investments	3,974	3,638
	<u>3,974</u>	<u>6,343</u>

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

	Community Support Project	Counselling and advice	Volunteer Project	Property costs	Cost of raising funds	Total
	2025	2025	2025	2025	2025	2025
	£	£	£	£	£	£
Direct costs						
Staff costs	369,844	23,108	18,879	-	29,987	441,818
Depreciation and impairment	3,250	15,218	781	3,161	-	22,410
Establishment costs	-	-	-	80,062	-	80,062
Sundry and other costs	57,998	27,429	3,476	-	72	88,975
	<u>431,092</u>	<u>65,755</u>	<u>23,136</u>	<u>83,223</u>	<u>30,059</u>	<u>633,265</u>
Share of support and governance costs (see note 7)						
Support	116,520	79,016	1,016	-	60	196,612
Governance	13,748	-	-	-	-	13,748
	<u>561,360</u>	<u>144,771</u>	<u>24,152</u>	<u>83,223</u>	<u>30,119</u>	<u>843,625</u>
Analysis by fund						
Unrestricted funds	43,856	106,530	-	59,192	-	209,578
Restricted funds	517,504	38,241	24,152	24,031	30,119	634,047
	<u>561,360</u>	<u>144,771</u>	<u>24,152</u>	<u>83,223</u>	<u>30,119</u>	<u>843,625</u>

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

(Continued)

Previous year:

	Community Support Project	Counselling and advice	Volunteer Project	Property costs	Governance	Cost of raising funds	Total
	2024	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£
Direct costs							
Staff costs	60,085	345,999	29,248	-	-	-	435,332
Depreciation and impairment	1,410	6,964	427	3,958	-	-	12,759
Establishment costs	-	-	-	85,671	-	-	85,671
Sundry and other costs	5,201	48,658	291	-	-	-	54,150
Profit and loss on disposal of tangible fixed assets	-	-	-	398	-	-	398
	<u>66,696</u>	<u>401,621</u>	<u>29,966</u>	<u>90,027</u>	<u>-</u>	<u>-</u>	<u>588,310</u>
Share of support and governance costs (see note 7)							
Support	22,419	161,874	237	-	-	-	184,530
Governance	-	-	-	-	19,636	5,509	25,145
	<u>89,115</u>	<u>563,495</u>	<u>30,203</u>	<u>90,027</u>	<u>19,636</u>	<u>5,509</u>	<u>797,985</u>
Analysis by fund							
Unrestricted funds	89,115	(9,815)	30,203	90,027	19,636	5,509	224,675
Restricted funds	-	573,310	-	-	-	-	573,310
	<u>89,115</u>	<u>563,495</u>	<u>30,203</u>	<u>90,027</u>	<u>19,636</u>	<u>5,509</u>	<u>797,985</u>

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs allocated to activities

		2025 £	2024 £
	Basis of allocation		
Staff costs	<i>Estimate of time spent</i>	121,644	120,450
Office expenses		68,523	69,589
Governance costs		20,193	19,636
		<u>210,360</u>	<u>209,675</u>
Analysed between:			
Community Support Project		130,268	22,419
Counselling and advice		79,016	161,874
Volunteer Project		1,016	237
Governance		-	19,636
Cost of raising funds		60	5,509
		<u>210,360</u>	<u>209,675</u>

	2025 £	2024 £
Governance costs comprise:		
Staff costs	8,133	8,236
Audit fees	7,644	7,350
Accountancy	4,410	3,990
Trustees' expenses	6	60
	<u>20,193</u>	<u>19,636</u>

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	7,644	7,350
Depreciation of owned tangible fixed assets	22,410	12,759
	<u></u>	<u></u>

9 Trustees

£6 of expenses were reimbursed to Sue Penna (2024: £60 reimbursed to Ellen Rudge) during the year in respect of travel and subsistence costs.

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

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

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

10 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
27	29

Employment costs

	2025 £	2024 £
Wages and salaries	527,739	522,967
Social security costs	35,712	33,507
Other pension costs	8,144	7,544
	571,595	564,018

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	31,989	33,377

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Tangible fixed assets

	Freehold property £	Short leasehold land and buildings £	Furniture and equipment £	Total £
Cost				
At 1 April 2024	158,045	28,044	119,916	306,005
Additions	-	-	9,563	9,563
Transfer from investment property	127,215	-	-	127,215
At 31 March 2025	285,260	28,044	129,479	442,783
Depreciation and impairment				
At 1 April 2024	16,206	20,979	86,655	123,840
Depreciation charged in the year	3,160	2,175	17,075	22,410
At 31 March 2025	19,366	23,154	103,730	146,250
Carrying amount				
At 31 March 2025	265,894	4,890	25,749	296,533
At 31 March 2024	141,839	7,065	33,261	182,165

13 Investment property

	2025 £
Fair value	
At 1 April 2024	127,215
Transfers to owner-occupied property	(127,215)
At 31 March 2025	-

The fair value of the proportion of the freehold property held as investment property was determined by way of an Independent valuation upon its acquisition in 2019.

There was a valuation on the split use property by a professional independent valuer in the previous year, the trustees have determined an appropriate amount to have been apportioned to Investment property, and consider Investment properties are shown at their fair value.

During the year the trustees made the decision to utilise this space to further the charitable objectives. As such, the property ceased to meet the definition of investment property and has been transferred to Freehold Property at its fair value at the date of change in use.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	4,023	10,879
Accrued income	16,388	12,051
Prepayments	4,165	3,900
	<u>24,576</u>	<u>26,830</u>

15 Operating lease obligations

Future minimum lease payments due under operating leases:

	2025 £	2024 £
Within one year	1,621	2,634
Within two and five years	5,869	5,239
	<u>7,490</u>	<u>7,873</u>

16 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		8,646	8,832
Deferred income	17	55,514	36,687
Trade creditors		-	2,380
Accruals		19,707	15,522
		<u>83,867</u>	<u>63,421</u>

17 Deferred income

	2025 £	2024 £
Other deferred income	<u>55,514</u>	<u>36,687</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>55,514</u>	<u>36,687</u>

Movements in the year:

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17	Deferred income		(Continued)
	Deferred income at 1 April 2024	36,687	48,300
	Released from previous periods	(36,687)	(48,300)
	Resources deferred in the year	55,514	36,687
		<u> </u>	<u> </u>
	Deferred income at 31 March 2025	55,514	36,687
		<u> </u>	<u> </u>

18	Retirement benefit schemes	2025	2024
		£	£
	Defined contribution schemes		
	Charge to profit or loss in respect of defined contribution schemes	8,144	7,544
		<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Safer Cornwall (prev. CSPD)	69,653	307,936	(348,735)	-	28,854
Krefta Foundation	18,548	86,964	(94,898)	-	10,614
BBC Children in Need:					
Outreach/Children Workers	2,190	5,533	(6,313)	-	1,410
Cash for Kids	-	1,750	(1,008)	-	742
Asda Foundation	-	1,399	-	-	1,399
Hedley Grant	-	1,000	-	-	1,000
The National Lottery Community Fund	45,749	56,802	(81,218)	-	21,333
Lloyds Bank Foundation for England and Wales	3,984	-	(681)	-	3,303
Cornwall Council Community Capacity Grant	-	12,900	(12,900)	-	-
Caledonia Charitable Trust	635	14,550	(13,618)	-	1,567
The Morrisons Foundation	7,342	-	(1,084)	-	6,258
CCF Grants	6,843	12,000	(17,277)	-	1,566
Henry Smith Foundation	-	42,000	(30,196)	-	11,804
SW Community Matters	-	915	(915)	-	-
SWPA Small Grant	1,000	-	(1,000)	-	-
Boligney Barbarians	1,000	-	(1,000)	-	-
Counsellor's Community Chest	720	-	(720)	-	-
St Aubyn Foundation	7,500	7,500	(6,875)	-	8,125
Masonic Charitable Foundation	3,705	18,000	(15,609)	-	6,096
	<u>168,869</u>	<u>569,249</u>	<u>(634,047)</u>	<u>-</u>	<u>104,071</u>

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds

(Continued)

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Safer Cornwall	76,229	303,514	(311,074)	984	69,653
Krefta Foundation	12,666	83,044	(77,162)	-	18,548
BBC Children in Need: Outreach/Children Workers	1,679	33,162	(32,651)	-	2,190
The Brook Trust	-	9,000	(9,000)	-	-
Safer Cornwall CYP	984	-	-	(984)	-
Volunteer Project: Big Lottery Fund Grant	1,293	-	(67)	(1,226)	-
The National Lottery Community Fund Grant	55,141	79,707	(89,099)	-	45,749
Lloyds Bank Foundations for England and Wales	11,272	-	-	(7,288)	3,984
Bishops Fund	470	-	(470)	-	-
Big Lottery Awards for All Grant	3,429	-	(636)	(2,793)	-
Caledonia Charitable Trust	5,224	8,848	(13,437)	-	635
The Morrisons Foundation	13,126	-	(5,784)	-	7,342
CCF Grants	490	24,023	(17,670)	-	6,843
Asda Utilities Grant	-	1,560	(1,560)	-	-
Penzance Council	-	2,950	(2,950)	-	-
SWPA Small Grant	-	1,000	-	-	1,000
Bolingey Barbarians	-	1,000	-	-	1,000
Counsellor's Community Chest	-	720	-	-	720
St Aubyn Foundation	-	7,500	-	-	7,500
Masonic Charitable Foundation	-	10,455	(6,750)	-	3,705
Screwfix Grant	-	5,000	(5,000)	-	-
	<u>182,003</u>	<u>571,483</u>	<u>(573,310)</u>	<u>(11,307)</u>	<u>168,869</u>

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Building Reserve	226,542	-	(2,230)	-	224,312
General funds	323,664	137,023	(207,348)	-	253,339
	<u>550,206</u>	<u>137,023</u>	<u>(209,578)</u>	<u>-</u>	<u>477,651</u>

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

20 Unrestricted funds

(Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Building Reserve	228,772	-	(2,230)	-	226,542
General funds	316,590	218,212	(222,445)	11,307	323,664
	<u>545,362</u>	<u>218,212</u>	<u>(224,675)</u>	<u>11,307</u>	<u>550,206</u>

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

Unrestricted Funds

These are funds that can be spent freely. The purpose of the designated reserves, as set by the trustees, is as follows:

The Building Reserve is to be held for use by the charity, and is wholly represented by fixed assets.

Restricted Funds

Safer Cornwall (previously CSPD) is to cover refuge provision, support for women and children in the refuge, and resettlement costs.

BBC Children in Need has funded children's workers in refuge, including outreach.

The National Lottery Community Fund grant has provided funds for the Community Services Project - Helpline, Outreach, Counselling and Group Work.

The Lloyds Bank Foundation for England and Wales has provided funds for the charity's ongoing costs.

The Krefta Foundation has provided funds for the administration of "The Domestic Abuse Outreach Service", offering support to people fleeing domestic abuse but who are unable to access specialist safe accommodation for domestic abuse.

The Morrisons foundation has funded creating a hub for local women and families.

The Henry Smith Charity has provided funds to assist with operating costs.

All other grants were given for specific activities and projects. Balance were sufficient to enable each fund to be applied in accordance with any restrictions.

21 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	246,663	49,870	296,533
Current assets/(liabilities)	230,988	54,201	285,189
	<u>477,651</u>	<u>104,071</u>	<u>581,722</u>

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	125,756	56,409	182,165
Investment properties	127,215	-	127,215
Current assets/(liabilities)	297,235	112,460	409,695
	<u>550,206</u>	<u>168,869</u>	<u>719,075</u>

22 Contingent Assets

The National Lottery Community Fund grant is multi-year grant that provides expenditure of the grant to be for future periods. The income in respect of future periods has therefore not been included in the current year accounts. The grant is a 5-year grant to August 2026 to receive the following per year - £92,058, £83,170, £79,012, £75,061 and finally £71,308.

The Safer Cornwall - Refuge and CYP projects are covered by a multi-year grant that provides for the expenditure of the grant to be for future periods. The income in respect of future periods has therefore not been included in the current year accounts. The grant was a 3-year grant to March 2023 with a one-year extension granted, receiving around £300,000 per year in total.

The Krefta Project is a multi-year grant that provides for the expenditure of the grant to be for future periods. The income in respect of future periods has therefore not been included in the current year accounts. The grant is a two-year grant to July 2024 to receive around £82,000 per year.

The BBC Children in Need grant is multi-year grant that provides expenditure of the grant to be for future periods. The income in respect of future periods has therefore not been included in the current year accounts. The grant is a 3-year grant to May 2024 to receive the following per year - £32,230, £32,668 and £33,110.

The Lloyds Bank Foundation for England and Wales grant is multi-year grant that provides expenditure of the grant to be for future periods. The income in respect of future periods has therefore not been included in the current year accounts. The grant is a 2-year grant to June 2024 to receive £25,000 per year.

The Masonic Charitable Foundation grant is multi-year grant that provides expenditure of the grant to be for future periods. The income in respect of future periods has therefore not been included in the current year accounts. The grant is a 3-year grant to August 2026 to receive £18,000 per year.

The Henry Smith Charity grant is multi-year grant that provides expenditure of the grant to be for future periods. The income in respect of future periods has therefore not been included in the current year accounts. The grant is a 3-year grant to January 2026 to receive £43,067 per year.

23 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

WEST CORNWALL WOMEN'S AID

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

24	Cash absorbed by operations	2025 £	2024 £
	Deficit for the year	(137,353)	(8,290)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(3,974)	(6,343)
	Depreciation and impairment of tangible fixed assets	22,410	12,759
	Movements in working capital:		
	Decrease/(increase) in debtors	2,254	(7,709)
	Increase/(decrease) in creditors	1,619	(7,668)
	Increase/(decrease) in deferred income	18,827	(11,613)
	Cash absorbed by operations	<u>(96,217)</u>	<u>(28,864)</u>