

**COMPANY REGISTERED NUMBER: 04687799 (ENGLAND & WALES)**

**CHARITY REGISTERED NUMBER: 1101754**

**LUTON ALL WOMEN CENTRE**  
**A Company Limited by Guarantee**

**DIRECTORS' AND TRUSTEES' REPORT**  
**AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**  
**31 MARCH 2025**

**LUTON ALL WOMEN CENTRE**  
**A company limited by guarantee**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**LUTON ALL WOMEN CENTRE**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**FOR THE YEAR ENDED 31 MARCH 2025**

Name: Luton All Women Centre

Luton All Women's Centre aims to make the lives of women and girls from Luton and Bedfordshire safer, healthier and fairer.

Primarily supporting women and girls with experiences of abuse or violence against them, our main objective is to develop and deliver specialist advice, information and intervention services which tackle the consequences of such abuse at the earliest opportunity, help to prevent abuse wherever possible and, in the long-term, improve the quality of life for those affected.

Trustees: The Trustees who served during the financial year and to the date the Report of the Trustees was signed were as follows:

Lynda Rees	- December 2011 to present
Jill Stuart	- June 2018 to present
Kishwer Raj	- June 2018 to present
Josephine O'Callaghan	- October 2024 to present

Trustees are appointed by the Board of Trustees in general meeting. All Officers and members shall retire from office at each Annual General Meeting. Retiring officers are eligible for re-election.

Chair	Jill Stuart
Chief Executive Officer:	Caroline Cook
Treasurer:	Lynda Rees
Registered Office:	Suite 2, the Spires, Adelaide Street, Luton, LU1 5DU
Bankers:	Lloyds TSB, 65 George Street, Luton, Beds, LU1 2BB. Metro Bank, 10-20 Castle Street, Luton, Beds, LU1 3AJ.
Solicitors:	Pictons, Dunstable Road, Luton
Company No:	04687799
Charity No:	1101754

**LUTON ALL WOMEN CENTRE**  
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**REPORT OF THE TRUSTEES (INCLUDING DIRECTORS REPORT) TO THE MEMBERS  
FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees present their report and financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

Luton All Women Centre is a registered charity and a company registered in England limited by guarantee. It was incorporated on 5 March 2003, and charitable status was gained on the 27 January 2004. It is exempt from the requirement to include limited in its name.

**Organisational Structure**

The charity is wholly UK based with its head office and projects based in Luton, Bedfordshire. The Trustees meet regularly during the year to determine the policy and strategy of the charity. The day-to-day management of the charity is delegated to the Chief Executive who supports the specialist staff and volunteer teams.

**Trustee Recruitment & Training**

The Trustees of the company who served during the year are listed on page 1 together with the legal and administrative details. Suitable nominees, according to the regulations covered by the memorandum and articles, are introduced to the work of the organisation and meet with, where possible, a staff member, and/or Board Member and Secretary prior to submission for consideration by the Board. The organisation aims, as far as possible, to include a wide range of skills and representation from the local community which it serves.

Where possible, new Board Members are encouraged to take part in events and networking meetings to ensure an understanding of the issues relating to the organisation's work. The Trustees hold an annual strategy day.

**OBJECTIVES AND ACTIVITIES**

A detailed report of all the activities and outcomes is available from the Chief Executive, on request.

**Principal Objects and Activities**

The objects of the Charity, as stated in its memorandum of association, are:

- To provide a safe and accessible meeting place and resource centre, run by women and serving the needs of women from the Luton and surrounding districts.
- To provide a drop-in service.
- To provide a meeting place for women and women's organisations.
- To provide a focal point for women's issues and awareness raising.

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**REPORT OF THE TRUSTEES (INCLUDING DIRECTORS REPORT) TO THE MEMBERS  
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- To arrange and provide for, or join in arranging and providing, the holding of exhibitions, meetings, lectures, classes, seminars and training courses for women.
- To collect, disseminate and exchange information on all matters affecting our objectives.
- To co-operate with other organisations including voluntary and statutory operating in furtherance of the objects or of similar purposes.
- To improve quality of life for our clients.

**Annual Report**

The following is a brief summary of the activities for the year. Further information is available from the Chief Executive at the Centre.

We continue to work with women who have high levels of complexity, who have mostly experienced some kind of trauma or abuse. Many women have experienced poor mental health, made worse by isolation, inequalities and reduced nature of some services in the area.

Referrals have been high in number, with at our Luton Centre 787 received from over 48 different sources. The biggest challenge continues to be to manage demand and our capacity to respond. We increased our number of advisers and are now able to deliver end to end services in Urdu, Bengali, Farsi and Polish. We have supported over 1100 women from our Luton Centre, with many of them benefitting from our holistic approach, whereby they do 1:1 work with an adviser offering practical and emotional support, attend one of our groups, access solicitor support, engage with gentle exercise and access counselling. We believe that this trauma informed approach is how women are best supported to become more aware of and more knowledgeable about their situation, and better able to recover and move forwards. For many women their children are also indirect beneficiaries of our work.

Our clients reflect the wide diversity of people living in Luton and the surrounding areas, and we actively look to create a welcoming and safe environment where all women can feel welcome.

The very mixed demographic of the Luton population, reflected in our client group, means that many women in the area face severe hardship, due to ethnicity, low incomes and financial instability, and the usual pressures on women of caring and dealing with family issues. In spite of these significant challenges, we have continued to support women who needed advice, practical help and emotional support.

We continue to be an active member of the mental health system in Luton, ensuring that the particular needs of women are considered and that the system moves towards recognising the impact that abuse and trauma have on someone's mental health. We have worked with colleagues in other organisations to educate about and promote the benefits of working in a trauma informed way.

We are part of the Blended approach across the mental health system, working with other voluntary sector organisations and CMHT, to provide a joined-up response to individuals experiencing poor mental health, where social factors were recognised to be at the core of their distress. We particularly pick up the referrals coming into triage where there is a domestic abuse element.

Development work at Bedford Women's Centre continued, including a review of client work practice, to ensure consistency across our two Centres, and bringing in new staff to increase capacity.

Another exciting development has been the purchase of the building that we are based in. This has been something that we have worked towards for some time, as a key part of our financial

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**REPORT OF THE TRUSTEES (INCLUDING DIRECTORS REPORT) TO THE MEMBERS  
FOR THE YEAR ENDED 31 MARCH 2025**

sustainability plan. There is still much work to do to upgrade the building in some areas and to bring to life our intentions for the use of other spaces. Longer term we hope to use the asset to income generate, for example by the renting out of a large meeting/event room and an exercise/dance space.

We have been very active in relation to domestic abuse, working closely with partners as part of the Bedfordshire Domestic Abuse Partnership and the Luton Domestic Abuse Partnership Board.

Whilst this year we have not had any dedicated funding for Harmful Practices work – forced marriage, honour-based abuse and FGM, we continued to deliver some training to professionals and the community on these subjects, and to support women who are victims of these practices.

We ran a range of psychoeducational and support groups, details of which are given below.

In addition to the services we provide to women, we were also involved in strategic work, including as part of:

- The ICB (Integrated Care Board) VCSE Strategy Group
- The Luton VCSE Mental Health Alliance
- Discussions about the funding of a Luton VCSE Alliance

We see this strategic work as essential, to ensure that the needs of the women we work we are represented at strategic discussions, as well as to be a part of ensuring that the VCSE sector is able to work together on key issues that affect all our organisations. Examples of the issues that ourselves and partners have been working on include trying to ensure early engagement with the VCSE when contract review and renewal is imminent, the conditions needed to ensure that VCSE organisations can work effectively in partnership with statutory partners, addressing the risks to the sector, and how the sector can best work together to reduce inequalities, be they around gender or for other reasons.

National and local developments this year that we have been involved with or which have impacted our work include the new national 10 year NHS Health Strategy, the Luton Borough Council 2040 Vision work, the LBC Fairness Taskforce and the financial challenges faced by some statutory partners.

A significant success for us this year was our work in schools, as part of the Safer Streets programme. We delivered age appropriate sessions to children, young people, teachers and parents, around VAWG – violence against women and girls. See below for more detail.

Finally, in relation to all of the above, we have delivered large numbers of online and in person training and awareness sessions on the topics we work with, to professionals and in the community.

We worked with issues of gendered violence and gender inequality, with a national backdrop of violence towards women and girls being giving a high profile in the media.

We thank our team of staff and volunteers for their amazing efforts and contributions this year, to ensure women are able to access the help and support they need. It is not easy work to be hearing difficult life stories day in, day out, but the reward is seeing women better equipped and more confident to make good choices for themselves and their families.

We also thank our many funders, and individuals who have given money or made donations of items which are passed on to our clients.

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**REPORT OF THE TRUSTEES (INCLUDING DIRECTORS REPORT) TO THE MEMBERS  
FOR THE YEAR ENDED 31 MARCH 2025**

**Aims**

Luton All Women's Centre is an organisation run by women for women.

Our aim is to Support, Educate and Empower

**Overall purpose** - To improve the lives of women and girls in Luton and Bedfordshire.

**Key areas of activity**

**Safety** - All women and girls have the right to live free from violence and abuse, and free from the threat of violence and abuse

**Health and Wellbeing (including Mental Health)** - All women and girls have the opportunity to feel good about themselves – and be able to get the help and support they need

**Progressing gender equality**

**LAWC as an effective, sustainable and innovative organisation**

**Strategies for achieving Principal Aims and Objectives**

1. Recruitment of appropriate staff and volunteers
2. Ensuring training and development of staff and volunteers in key women's issues
3. Ongoing research and networking with women's organisations and providers to identify issues plus opportunities for developing service delivery
4. Identifying and providing information and resources to women on wide range of subjects
5. Obtaining and developing sources of funding, support and resourcing for the organisation
6. Development of appropriate procedures and policies for the organisation with regular reviews
7. Ensure good management and financial management of the organisation.

**Contribution of Volunteers**

Luton All Women's Centre provided a number of opportunities for women to volunteer, particularly within our Counselling Service, and continues to really appreciate the support of all our volunteers and trainees who have helped with the work of LAWAC during the year.

**ACHIEVEMENTS AND PERFORMANCE**

During the year under review, services and projects funded by grants included:

- Domestic Abuse: funded by The Big Lottery, Garfield Weston and others
- Mental Health and Wellbeing: funded by the Peoples Health Trust and Postcode Communities Trust
- Counselling Service: supported by the Community Investment Fund (supported by profits from Luton Airport)
- Mimosa Group: supported by donations

The following services were provided under the various headings above. Further information about all the activities and outcomes is available from the Chief Executive, on request.

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**REPORT OF THE TRUSTEES (INCLUDING DIRECTORS REPORT) TO THE MEMBERS  
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1. Advice and Information:  
LAWC provides information, advice and support services for women over a diverse range of issues. Our trained advisers provide a listening ear, referral/signposting service, advice and emotional support. They offer advice on Domestic and other forms of Abuse, Health and Wellbeing, Forced Marriage/Honour based abuse, FGM, Family/Relationship issues, Housing, and help into volunteering or employment.
2. Counselling:  
Since 2011 LAWC has offered a counselling service. The service adheres to the British Association for Counselling and Psychotherapy (BACP) guidelines, and LAWC is an organisational member.
3. Support Groups:  
LAWC continues to run regular psychoeducational and support groups, delivered both online and face to face. The support groups this year included: the Wellbeing Group for women experiencing anxiety/depression or social isolation; and the Mimosa group for women who have experienced childhood sexual abuse; Bereavement Group; and Anxiety Group.  
  
We ran 3 different Domestic Abuse groups – ‘Own My Life’, a 12-week online or in-person course to help women who have been subjected to abuse to regain ownership of their lives. We ran 11 ‘Own My Life’ programmes, with over 100 participants. ‘Our Lives’ is a 6-week programme for South Asian women, delivered in Urdu and Bengali, including where ideas about the role of women come from in relation to culture and faith, and information about the UK law. A new group, ‘Breaking the Cycle’, was launched, an English version of ‘Our Lives’, for South Asian women born in the UK.
4. Surgeries:  
Partner surgeries included: a fortnightly solicitor’s surgery. We thank JKC Solicitors for their ongoing support.
5. Mental and Physical Health:  
As well as a number of exercise sessions, we have delivered the Wellbeing Group online and offered a range of therapeutic art and craft activities. LAWC is an active member of local mental health networks, including the Luton Collaborative initiative and the Luton Mental Health Partnership Board.  
  
We ran a number of Menopause Groups across the year, again, both in person and online.  
  
In terms of mental health, we have delivered on contracts with ELFT, providing domestic abuse support to women coming through triage, as well as the development of the Trauma Specific Service, working with women with complex emotional needs.
6. Domestic Violence and Abuse Issues:  
LAWC is a member of the Domestic Abuse Partnership Board in Luton and the Bedfordshire Domestic Abuse Partnership. We support women who are currently experiencing domestic abuse and those recovering from the aftermath of all forms of Domestic Abuse.
7. Learning and Employment:  
We have offered a variety of online courses to support the needs of our clients.
8. Gender Inequality:  
LAWC seeks to raise questions and issues around gender equality wherever there is an opportunity or need.
9. Training:  
293 professionals trained. Delegates included Luton CMHT, Luton CAB, LBC Public Health, Luton Adult Learning students, Recovery College, Barnfield College students and over 10 community groups.



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10. Core20plus5 LBC Public Health Menopause project

- 6 week Menopause support group delivered in various locations across Luton
- 9 programmes delivered (8 face to face; 1 online; 2 in Urdu, rest in English; Polish version also created but not delivered)
- 53 women signed up for the groups; 40 attended (75% attendance rate)

11. Safer Streets 5

- Funded by the PCC to deliver educational programmes which focus on attitudinal/behavioural change and improving understanding and confidence preventing and/or responding to VAWG and to prevent VAWG in public spaces.
- Offer comprised Y5/6 and Y7/8 pupil workshops, staff training and parent workshops
- A total of 11,589 were engaged in this project (11,065 young people; 524 adults)

**PUBLIC BENEFIT STATEMENT**

The Trustees confirm that they have complied with their duty, set out in the 2011 Charity Act, to have due regard to the Charity Commission guidance on public benefit.

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

The Trustees (who are also directors of Luton All Women Centre for the purposes of company law) are responsible for preparing the Trustees' Annual 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 charitable company and of the incoming resources and application of resources, including the 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 then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation;

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**REPORT OF THE TRUSTEES (INCLUDING DIRECTORS REPORT) TO THE MEMBERS  
FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees are responsible for keeping adequate accounting records that 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.

**FINANCIAL REVIEW**

The total reserves at 31<sup>st</sup> March 2025 increased by £320,505 to £557,114. Restricted reserves increased by £142,774 to £280,830 and unrestricted reserves increased by £177,731 to £276,284. Income for the year increased to £994,122 from £643,162 while expenditure increased to £673,617 from £667,208.

**Reserves policy**

The Trustees aspire to maintain sufficient reserves (that is funds that are freely available) at a level which equates to approximately six months total expenditure. This would provide sufficient funds to cover management and administration and support costs and to make emergency applications for grants should the need arise. At 31<sup>st</sup> March 2025 free reserves are £(306,955). The charity will seek to replenish these reserves in future years.

**Risk review**

The Trustees have assessed the major risks to which the charity is exposed, and in particular those related to the operational finances of the charity. They are satisfied that reasonable systems are in place to mitigate exposure to the major risks but recognise that in the current economic climate any organisation which is dependent on grant funding is at risk. A longer term more diverse income generation strategy is being actively pursued.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the board of directors and Trustees on 30 January 2026 and signed on its behalf.



.....  
Lynda Rees (Trustee)

30 January 2026

**LUTON ALL WOMEN CENTRE**  
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**Independent Examiner's Report to the Trustees of Luton All Women Centre**

I report to the charity trustees on my examination of the accounts of Luton All Women Centre for the year ended 31 March 2025, which are set out on pages 11 to 23.

**Responsibilities and basis of report**

As the charity trustees of the company (and also its directors for the purposes of company law) 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 the company 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 company'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.

**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 that in any material respect:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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).

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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.



Signed: .....

Date: 30 January 2026

R A Cox FCA (ICAEW)  
Miller & Co Chartered Accountants  
5 Imperial Court  
Laporte Way  
Luton, Bedfordshire  
LU4 8FE

**LUTON ALL WOMEN CENTRE**  
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**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**FOR THE YEAR ENDED 31 MARCH 2025**

	<u>Note</u>	<b>Unrestricted Fund</b>	<b>Restricted Fund</b>	<b>Total Fund 2025</b>	<b>Total Fund 2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Income from:</u></b>					
Donations and legacies	2	52,209	220,000	272,209	100,322
Charitable activities	3	-	699,403	699,403	542,840
Rental income		22,510	-	22,510	-
<b><u>Total income</u></b>		<b>74,719</b>	<b>919,403</b>	<b>994,122</b>	<b>643,162</b>
<b><u>Expenditure on:</u></b>					
Raising funds		7,435	-	7,435	7,204
Charitable activities	4	99,444	556,629	656,073	660,004
Rental expenses		10,109	-	10,109	-
<b><u>Total expenditure</u></b>		<b>116,988</b>	<b>556,629</b>	<b>673,617</b>	<b>667,208</b>
<b><u>Net income/(expenditure)</u></b>		<b>(42,269)</b>	<b>362,774</b>	<b>320,505</b>	<b>(24,046)</b>
<b><u>Transfers between funds</u></b>		<b>220,000</b>	<b>(220,000)</b>	<b>-</b>	<b>-</b>
<b><u>Net movement in funds</u></b>		<b>177,731</b>	<b>142,774</b>	<b>320,505</b>	<b>(24,046)</b>
<b><u>Total funds brought forward</u></b>		<b>98,553</b>	<b>138,056</b>	<b>236,609</b>	<b>260,655</b>
<b><u>Total funds carried forward</u></b>		<b>276,284</b>	<b>280,830</b>	<b>557,114</b>	<b>236,609</b>

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

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**BALANCE SHEET**

**AS AT 31 MARCH 2025**

	<b><u>Note</u></b>	<b><u>2025</u></b>	<b><u>2024</u></b>
		<b><u>£</u></b>	<b><u>£</u></b>
<b><u>Fixed assets</u></b>			
Tangible assets	6	1,179,871	34,572
<b><u>Current Assets</u></b>			
Debtors	9	39,691	10,454
Cash at bank and in hand		96,755	218,909
		<hr/>	<hr/>
		136,446	229,363
<b><u>Creditors</u></b>			
Amounts falling due within one year			
Sundry creditors and accruals	10	(168,809)	(27,326)
		<hr/>	<hr/>
<b><u>Net Current Assets/</u></b>			
<b><u>(Liabilities)</u></b>		(32,363)	202,037
		<hr/>	<hr/>
<b><u>Total Assets less Current Liabilities</u></b>		1,147,508	236,609
<b><u>Creditors</u></b>			
Amounts falling due after more than one year		(590,394)	-
		<hr/>	<hr/>
<b><u>Net assets</u></b>		557,114	236,609
		<hr/>	<hr/>
<b><u>Charity funds</u></b>			
Unrestricted Funds	8	276,284	98,553
Restricted Funds	8	280,830	138,056
		<hr/>	<hr/>
<b><u>Total funds</u></b>		557,114	236,609
		<hr/>	<hr/>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

For the year ending 31<sup>st</sup> March 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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Directors' responsibilities

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

The trustees declare that they have approved the financial statements on pages 11 to 23 on 30 January 2026.

Signed on behalf of the charity's trustees:



**L Rees (Trustee)**

For and on behalf of the board

The notes on pages 14 to 23 form part of these financial statements.

Company Registration Number: 04687799

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**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**1. Accounting Policies**

**(a) Basis of preparation**

Luton All Women Centre is a private company limited by guarantee registered in England. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in pounds sterling which is the functional currency of the charity and rounded to the nearest £1.

**(b) Tangible fixed assets**

Tangible fixed assets are stated at cost less depreciation. The organisation has a policy of capitalising fixed asset expenditure over £500.

A full year's depreciation is charged in the year of purchase and nothing in the year of sale. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets over their expected useful lives, except restricted assets which are written off over the period of the revenue grant funding, on the following bases:

Freehold property	2% per annum	Straight line
Fixtures and fittings	25% per annum	Reducing balance
Computer equipment	33% per annum	Reducing balance
Motor vehicles	25% per annum	Reducing balance

**(c) Fund accounting**

Funds held by the charity are either:

*Unrestricted funds*

These are funds which can be used in accordance with the charitable objectives at the discretion of the Trustees

*Designated funds*

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.



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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

*Restricted funds*

These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Restricted funds may include grants received in advance of the relevant expenditure hence restricted fund balances can vary substantially year on year.

**(d) Income**

All income is accounted for when the charity has entitlement, there is certainty of receipt and the amount is measurable. Where possible income is accounted for on a receivable basis, except where material grant funding is received in advance. Grant in advance of expenditure is included in the restricted funds and thereby carried forward for use in future years.

**(e) Expenditure**

Expenditure is included in the Statement of Financial Activities on an accruals basis inclusive of any VAT, which cannot be recovered. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. The costs of each activity are made up of the total direct costs and shared costs, including support costs involved in undertaking each activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

**(f) Leases**

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

**(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(h) Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**(i) Judgements and key sources of estimation uncertainty**

Preparation of the financial statements requires management to make significant judgements in applying the accounting policies of the Charity and estimates and assumptions that have a significant effect on the recognition and measurement of assets, liabilities, income and expenses. Actual results may be different to these estimates.

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**LUTON ALL WOMEN CENTRE**  
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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**2 Donations and legacies**

	<b><u>Unrestricted Funds</u></b>	<b><u>Restricted Funds</u></b>	<b><u>Total 2025</u></b>	<b><u>Total 2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
Donations	52,209	220,000	272,209	10,122
Community Interest Fund	-	-	-	90,200
	<u>52,209</u>	<u>220,000</u>	<u>272,209</u>	<u>100,322</u>

Income from donations and legacies in 2024 was £100,322 of which £nil was attributable to restricted funds and £100,322 was attributable to unrestricted funds.

**3 Charitable Activities**

	<b><u>Unrestricted Funds</u></b>	<b><u>Restricted Funds</u></b>	<b><u>Total 2025</u></b>	<b><u>Total 2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
<u>Grants</u>				
Community Action MK (MHW)	-	-	-	10,000
Garfield Weston (DA)	-	-	-	20,000
Office of the Police and Crime Commissioner (OPCC) (DA)	-	94,543	94,543	61,913
OPCC (Safer Streets)	-	83,495	83,495	77,305
Advance Advocacy (Probation)	-	32,644	32,644	14,838
ELFT (MH&W)	-	179,608	179,608	-
National Lottery Community Fund (DA)	-	129,400	129,400	113,737
Open Access (MH & W)	-	-	-	(25,500)
Steel Charitable Trust (DA)	-	-	-	15,000
Peoples Health Trust (MH&W)	-	6,885	6,885	-
Compass Wellbeing (MH & W)	-	19,122	19,122	82,384
ESC Lottery (MH&W)	-	10,000	10,000	-
Harpur Trust (DA)	-	50,000	50,000	-
Charities Trust (DA)	-	-	-	59,779
Steel Charitable Trust (EDMR)	-	10,000	10,000	-
COOP (MH&W)	-	3,024	3,024	-
BLCF (Counselling)	-	69,432	69,432	-
BLCF (DA)	-	11,250	11,250	-
Beds & Luton Community Foundation (DA)	-	-	-	(13,334)
Fonds L'oreal (Women's Academy)	-	-	-	81,718
Henry Smith Charity (Counselling)	-	-	-	45,000
	<u>-</u>	<u>699,403</u>	<u>699,403</u>	<u>542,840</u>

Income from charitable activities in 2024 was £542,840 of which £542,840 was attributable to restricted funds and £nil was attributable to unrestricted funds.

**LUTON ALL WOMEN CENTRE**  
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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**4 Charitable expenditure (including Governance costs)**

	<b><u>Total 2025</u></b>	<b><u>LAWC &amp; BWC</u></b>	<b><u>Women's Academy</u></b>	<b><u>Domestic Abuse</u></b>	<b><u>Bedford Women Centre</u></b>	<b><u>Mental Health &amp; Wellbeing</u></b>	<b><u>Counselling Service</u></b>	<b><u>Other Funds</u></b>	<b><u>2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
Staff Costs & project start-up costs	406,011	8,779	11,564	165,684	83,055	70,974	12,710	53,245	457,032
Premises	104,673	32,813	5,486	25,897	4,139	22,648	6,030	7,660	77,864
Centre activities and events	8,560	5,298	154	1,282	806	636	169	215	8,587
General expenses	83,930	44,020	2,405	10,221	5,259	13,189	5,478	3,358	86,853
Resources	780	-	-	780	-	-	-	-	-
Professional fees	40,358	(3,227)	991	4,037	1,807	4,090	31,277	1,383	27,862
Governance costs (note 5)	11,761	11,761	-	-	-	-	-	-	1,806
Total year to 31 March 2025	656,073	99,444	20,600	207,901	95,066	111,537	55,664	65,861	660,004
Total year to 31 March 2024	660,004	151,566	38,406	245,025	45,117	46,348	45,000	88,542	

Expenditure consists of costs allocated directly to the relevant cost centres at the time of payment, together with an appropriate share of support costs. Support costs totalled £271,046 and related to, staff costs, premises costs, general expenses and professional fees.

**LUTON ALL WOMEN CENTRE**  
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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**5 Governance costs**

	<b><u>Unrestricted Funds</u></b>	<b><u>Restricted Funds</u></b>	<b><u>Total 2025</u></b>	<b><u>Total 2024</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Trustee expenses	-	-	-	-
Legal & professional fees	8,881	-	8,881	-
Independent examiners fee	2,880	-	2,880	1,802
	<u>11,761</u>	<u>-</u>	<u>11,761</u>	<u>1,802</u>

**6 Tangible fixed assets**

	<b><u>Land and Buildings</u></b>	<b><u>IT and Computer</u></b>	<b><u>Fixtures and Fittings</u></b>	<b><u>Motor Vehicles</u></b>	<b><u>Total</u></b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Cost:</u></b>					
As at 1st April 2024	-	24,440	51,943	65,384	141,767
Additions	1,157,832	16,923	568	-	1,175,323
Disposals	-	-	-	-	-
As at 31st March 2025	<u>1,157,832</u>	<u>41,363</u>	<u>52,511</u>	<u>65,384</u>	<u>1,317,090</u>
<b><u>Depreciation:</u></b>					
As at 1st April 2024	-	21,767	50,656	34,772	107,195
Charge for the year	15,438	6,467	465	7,654	30,024
Disposals	-	-	-	-	-
As at 31st March 2025	<u>15,438</u>	<u>28,234</u>	<u>51,121</u>	<u>42,426</u>	<u>137,219</u>
<b><u>Net Book Value:</u></b>					
As at 31st March 2025	<u>1,142,394</u>	<u>13,129</u>	<u>1,390</u>	<u>22,958</u>	<u>1,179,871</u>
As at 31st March 2024	<u>-</u>	<u>2,673</u>	<u>1,287</u>	<u>30,612</u>	<u>34,572</u>

The net book value of land and buildings comprised freehold land and buildings £1,142,394 (2024: £nil).

Tangible fixed assets with a net book value of £1,142,394 (2024: £nil) have been pledged as security for liabilities of the charity.

**LUTON ALL WOMEN CENTRE**  
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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**7 Analysis of net assets by fund**

	<b><u>Unrestricted</u></b>	<b><u>Designated</u></b>	<b><u>Restricted</u></b>	<b><u>Total</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>2025</u></b>
				<b><u>£</u></b>
Fixed assets	1,179,871	-	-	1,179,871
Current assets	(209,108)	42,500	303,054	136,446
Current liabilities	(146,585)	-	(22,224)	(168,809)
Creditors more than one year	(590,394)	-	-	(590,394)
	<u>233,784</u>	<u>42,500</u>	<u>280,830</u>	<u>557,114</u>
	<b><u>Unrestricted</u></b>	<b><u>Designated</u></b>	<b><u>Restricted</u></b>	<b><u>Total</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>2024</u></b>
				<b><u>£</u></b>
Fixed assets	34,572	-	-	34,572
Current assets	48,807	42,500	138,056	229,363
Current liabilities	(27,326)	-	-	(27,326)
Creditors more than one year	-	-	-	-
	<u>56,053</u>	<u>42,500</u>	<u>138,056</u>	<u>236,609</u>

**8 Fund reconciliation**

	<b><u>Opening</u></b>	<b><u>Income</u></b>	<b><u>Expenditure</u></b>	<b><u>Transfers</u></b>	<b><u>Closing</u></b>
	<b><u>Balance</u></b>				<b><u>Balance</u></b>
	<b><u>01/04/24</u></b>				<b><u>31/03/25</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
<b>Unrestricted funds</b>					
General funds LAWC	9,393	74,719	(116,988)	220,000	187,124
General funds BWC	46,660	-	-	-	46,660
Designated funds	<u>42,500</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>42,500</u>
	98,553	74,719	(116,988)	220,000	276,284
<b>Restricted funds</b>					
Domestic Abuse	26,393	204,237	(207,901)	-	22,729
Bedford Women Centre	1,634	113,600	(95,066)	-	20,168
Counselling Service	-	69,432	(55,664)	-	13,768
EDMR	-	10,000	-	-	10,000
Safer Streets	4,710	83,495	(65,861)	-	22,344
Mental Health and Wellbeing Service	42,147	218,639	(111,537)	-	149,249
Women's Academy	63,172	-	(20,600)	-	42,572
The Clothworkers Fdn.	<u>-</u>	<u>220,000</u>	<u>-</u>	<u>(220,000)</u>	<u>-</u>
	138,056	919,403	(556,629)	(220,000)	280,830
	<u>236,609</u>	<u>994,122</u>	<u>(673,617)</u>	<u>-</u>	<u>557,114</u>

**LUTON ALL WOMEN CENTRE**  
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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**8 Fund reconciliation continued - comparative**

	<b><u>Opening Balance 01/04/23</u></b>	<b><u>Income</u></b>	<b><u>Expenditure</u></b>	<b><u>Transfers</u></b>	<b><u>Closing Balance 31/03/24</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
<b>Unrestricted funds</b>					
General funds - LAWC	35,950	100,322	(126,879)	-	9,393
General funds - BWC	78,551	-	(31,891)	-	46,660
Designated funds	42,500	-	-	-	42,500
	<u>157,001</u>	<u>100,322</u>	<u>(158,770)</u>	<u>-</u>	<u>98,553</u>
<b>Restricted funds</b>					
Domestic Abuse	46,236	225,182	(245,025)	-	26,393
Bedford Women Centre	-	46,751	(45,117)	-	1,634
Counselling Service	-	45,000	(45,000)	-	-
Panacea	10,000	-	(10,000)	-	-
Safer Streets	-	77,305	(72,595)	-	4,710
Mental Health & Wellbeing Service	21,611	66,884	(46,348)	-	42,147
Women's Academy	19,860	81,718	(38,406)	-	63,172
Impacts & Outcomes	5,947	-	(5,947)	-	-
	<u>103,654</u>	<u>542,840</u>	<u>(508,438)</u>	<u>-</u>	<u>138,056</u>
	<u>260,655</u>	<u>643,162</u>	<u>(667,208)</u>	<u>-</u>	<u>236,609</u>

**Fund descriptions**

(a) Unrestricted funds

These are funds that the Trustees are free to use in accordance with the charitable objects.

(b) Designated funds

Designated funds comprise £42,500 which has been set up to ensure sufficient funds are available to cover the potential future cost of repairs and maintenance to the property.

(c) Restricted funds

(1) Domestic Abuse fund to support women via the Freedom Programme/Own My Life to learn more about the reality of domestic abuse and the local resources available to them.

(2) Counselling fund (includes Mimosa) to support women through talking therapy with a counsellor to explore emotional difficulties that may be causing stress and anxiety.

(3) Harmful Practices (includes Forced Marriage) fund to help support women to be safe and have stability in their lives, improve health, wellbeing and freedom from discrimination through advice and advocacy, therapy, outreach work, counselling and referral to legal advice.

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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

(4) The Clothworkers Foundation provided a grant towards the purchase of the property from where Luton All Women Centre operates.

(5) EDMR fund to provide training.

(6) Mental Health & Wellbeing fund to support women via the Revive programme who are suffering from anxiety/depression or social isolation.

(7) Family Groups represents the income and expenses relating to Family Groups (Bedford) also known as Bedford Women's Centre, which was taken over by Luton All Women Centre on 17 January 2023 following that's charity's closure.

(8) Women's Academy fund which provides education, training and skills development activities specifically designed to help women who are escaping or recovering from abuse or other difficulties to move forward with their lives and improve their long-term employment prospects.

(9) Safer Streets re prevention work around violence towards women and girls with children and young people in schools.

<b>9 Debtors</b>	<b><u>2025</u></b>	<b><u>2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>
Other debtors	10,650	-
Prepayments & accrued income	29,041	10,454
	<u>39,691</u>	<u>10,454</u>

<b>10 Creditors: amounts falling due within one year</b>	<b><u>2025</u></b>	<b><u>2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>
Bank loans	6,238	-
Other loans	110,000	-
Trade Creditors	72	71
Other creditors	39,996	-
Taxation and social security	6,662	22,232
Accruals:		
Independent examination	4,686	3,558
Salary costs	1,155	1,465
	<u>168,809</u>	<u>27,326</u>

Bank loans totalling £596,632 (2024:£nil) and other loans totalling £110,000 (2024: £nil) are secured by a fixed and floating charge over land and buildings.

Bank loan terms of repayment are by instalments over 25 years and interest is payable at 4.75% over base rate on the principal amount.

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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

<b>11 Creditors: amounts falling due after more than one year</b>	<b><u>2025</u></b>	<b><u>2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>
Bank loans	590,394	-
	<hr/> 590,394	<hr/> -
	<hr/> <hr/>	<hr/> <hr/>

Bank loans include aggregate amounts of £558,373 (2024: £nil) which fall due after five years and which are repayable by instalments.

**12. Independent examiners remuneration**

The independent examiners remuneration amounts to an independent examination fee of £1,680 (2024: £1,306) and accountancy services of £1,200 (2024: £500).

**13. Trustees' and key management personnel remuneration and expenses**

The trustees neither received nor waived any remuneration during the year (2024: £nil). The trustees did not have any expenses reimbursed in the year (2024: £nil).

The total amount of employee benefits received by key management personnel is £59,466 (2024: £60,564).

**14. Staff costs and employee benefits**

The total staff costs and employee benefits were as follows:

	<b><u>2025</u></b>	<b><u>2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>
Wages and salaries	369,054	417,696
Social security	31,153	30,188
Defined contribution pension costs	5,804	8,996
	<hr/> 406,011	<hr/> 456,880
	<hr/> <hr/>	<hr/> <hr/>
Average number of employees during the year	<hr/> 16.67	<hr/> 19

No employee received total employee benefits (excluding employer pension costs) of more than £60,000.



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**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**15. Leases**

Operating leases – lessee

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

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Not later than one year	-	12,000
Later than one and not later than five years	-	10,470
	<hr/>	<hr/>
	-	22,470
	<hr/>	<hr/>

Operating lease rentals in the year totalled £22,245 (2024: £28,850).

During the year the charity purchased the property from which it operates and which was previous leased, hence no future operating lease payments.

**16. Related parties**

There are no related party transactions during the period (2024: £nil).

**17. Financial commitments**

Contractual commitments for the acquisition of tangible fixed assets contracted for but not provided in the financial statements amounted to £nil (2024 - £nil).

**18. Pensions and other post-retirement benefits**

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £5,804 (2024: £7,976).

The defined contribution liability is allocated to unrestricted funds relating to charitable activities.