

WOMEN CONNECT FIRST

England & Wales - Charity number 1110834

Details

Other names WOMEN CONNECT FIRST LTD

Status Registered

Legal form Charitable company

Company number [04715832](#)

Registered 2005-08-11

Register [View on the Charity Commission register](#)

Contact

Address 7 Neville Street
Cardiff
CF11 6LP

Phone 02920343154

Email admin@womenconnectfirst.org.uk

Website www.womenconnectfirst.org.uk

Activities

Objects: 1. TO ADVANCE EDUCATION AMONGST WOMEN MEMBERS OF THE ETHNIC MINORITY COMMUNITIES;2. TO RELIEVE POVERTY AND DISTRESS ARISING FROM FINANCIAL HARDSHIP AND/OR PHYSICAL AND/OR MENTAL SUFFERING AMONGST WOMEN MEMBERS OF THE ETHNIC MINORITY COMMUNITIES;3. THE PROMOTION OF EQUALITY AND DIVERSITY FOR THE PUBLIC BENEFIT, IN PARTICULAR BUT NOT EXCLUSIVELY IN WALES, BY (I) DEVELOPING THE CAPACITY AND SKILLS OF WOMEN MEMBERS OF ETHNIC MINORITY COMMUNITIES IN SUCH A WAY THAT THEY ARE BETTER ABLE TO IDENTIFY, AND HELP MEET THEIR NEEDS AND PARTICIPATE MORE FULLY IN SOCIETY;(II) RAISING AWARENESS OF THE SOCIAL AND RELIGIOUS NEEDS OF MEMBERS OF ETHNIC MINORITY COMMUNITIES.

Activities: The principal activities of Women Connect First during the year continued to be the education, training for employment and relief from poverty and distress of members of the public from the black and ethnic minority and white communities and helping them to fully integrate within British society, whilst promoting equality and diversity.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** WALES
- Caerphilly
- Cardiff
- Vale Of Glamorgan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£424,595	£413,738	-	-
2024-03-31	£479,356	£495,714	-	-
2023-03-31	£611,059	£640,018	£619,335	14
2022-03-31	£672,102	£526,540	£648,294	11
2021-03-31	£631,300	£571,279	£502,731	19

Trustees

Name	Role	Appointed
Gwendolin Chi Ngum	Chair	2020-09-09
Dr Sofia Vougioukalou		2024-02-21
Lyan Hassan		2024-02-21
Misbah Mohammed Abdul-Halim		2025-03-14
Saroop Kaur		2024-02-21
Stephanie Makuvisse		2023-10-18

WOMEN CONNECT FIRST

England & Wales - Charity number 1110834

Accounts

COMPANY REGISTRATION NUMBER: 4715832

CHARITY REGISTRATION NUMBER: 1110834

Women Connect First

Company Limited by Guarantee

Financial Statements

31 March 2025

Women Connect First
Company Limited by Guarantee
Financial Statements
Year ended 31 March 2025

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Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025 .

Reference and administrative details

Registered charity name	Women Connect First	
Charity registration number		1110834
Company registration number		4715832
Principal office and registered office	7 Neville Street Riverside Cardiff CF11 6LP Wales	

The trustees

Gwendolin Ngum
Lyan Hassan
Saroop Kaur
Sumaya Khan
Stephanie Makuvisé
Dr Sofia Vougioukalou
Misbah Abdul-Halim (Appointed 14 March 2025)

Independent examiner	Philip M Harris FCA Temple Court 13a Cathedral Road Cardiff CF11 9HA
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Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 28 March 2003 and registered as a charity on 11 August 2005. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company and it governed under its Articles of Association.

Recruitment and appointment of trustees

The directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Board. Under the requirements of the Memorandum and Articles of Association, the members of the Management Board are elected to serve for a period of 3 years after which they must be re-elected at the next Annual General Meeting.

All members of the Management Committee give their time voluntarily and received no benefits from the charity.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. They are also regularly invited to take part in team-building and staff development days and other Women Connect First events.

Additionally, new trustees are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are jointly led by the Chair of the Management Committee and the Director of the charity and include:

- The obligations of Management Committee members
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Resourcing and the current financial position as set out in the latest published accounts
- Future plans and objectives.

Organisational structure

The Charity is governed by its Trustees, who meet regularly to review reports presented to them by the administrative team which is entrusted with the implementation of the Trustees' decisions. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Chief Executive Officer, who has the responsibility for the day to day operational management of staff, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

Key management remuneration

The board of Trustees together with key staff members are considered to be the key management personnel of the Charity. Details of payments to/from Trustees are disclosed in note 14 to the accounts. Payments to key management personnel are given in note 13. The level of payment made to all key management personnel is reviewed annually by the Trustees.

Risk management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. 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. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

The trustees have conducted their own review of the major risks to which the charity is exposed, where at unacceptable levels, have taken steps to mitigate those risks. The procedures are periodically reviewed to ensure that they still meet the needs of the charity. The principle risks facing the charity and a summary of the key mitigation actions, are noted below.

Risk: Partnerships breaking up

Mitigating actions:

- Seeking to work with organisations and individuals with shared values
- Establishing clear partnership agreements from the outset
- Effectively servicing partnerships with regular meetings and communication, regularly reviewing and evaluating progress.

Risk: Staff malpractice/ a safeguarding failure

Mitigating actions:

- Implementing recruitment policies and controls for staff/ volunteers with appropriate DBS checks
- Regular provision of safeguarding training for all staff and volunteers
- Effective supervision procedures
- Effective risk assessment systems in place

Risk: A major property incident

Mitigating actions:

- Implementation of ongoing property checks
- Ensuring sufficient insurance coverage in place

Risk: Loss of key personnel

Mitigating actions:

- Regular appraisals & team meetings
- Team development activities
- Quality continuing professional development opportunities

Risk: Reduction in clients / service users

Mitigating actions:

- Development of activities and community projects to attract new members

Risk: Loss of funding for projects

Mitigating actions:

- Diversify funding streams
- Generate own income
- Boost public donations

Objectives and activities

Purposes and aims

Women Connect First (WCF) is a charitable company limited by guarantee, registered with the Charity Commission and Companies House in 2003.

The charity's objectives are to:

1. Advance the education of the public, primarily but not exclusively, of women members of ethnic minority communities.
2. Relieve poverty and distress arising from financial hardship and/or physical and mental suffering.
3. Promote equality and diversity for the public benefit, particularly (but not exclusively) in Wales, by:
 - (i) Developing the capacity and skills of women from ethnic minority communities so they are better able to identify and meet their needs and participate more fully in society.
 - (ii) Raising awareness of social and religious needs.

Achievements and performance

The Trustees are pleased to present their report and the unaudited financial statements for the year ended 31 March 2025.

Women Connect First proudly celebrates 24 years of dedicated service to women from diverse minority ethnic communities in Wales and looks forward to marking its 25th (Silver Jubilee) anniversary on 1 March 2026.

This year has been both successful and challenging as we navigated the ongoing cost-of-living crisis and its impact on local communities across Wales. Thanks to the resilience, dedication, and innovation of our staff, volunteers, and trustees, we continued to provide culturally sensitive, inclusive, and tailored services that respond to the evolving needs of the communities we serve.

Despite a highly competitive funding environment and rising demand, WCF remained financially and operationally resilient through effective strategic and financial planning. We successfully secured grants from major funding bodies, enabling us to expand our work in several key areas including bespoke advocacy and support for older women aged 65+, climate change and sustainability initiatives, health and wellbeing, and warm hubs alongside our established programmes in advice and advocacy, children and young people's services, and support for older women.

On behalf of the Trustees, staff, volunteers, beneficiaries, and the communities we serve, we extend our sincere thanks to all our funders and supporters whose generosity makes our work possible.

FUNDERS

In 2024-25, WCF delivered around 16 projects supported by a diverse range of funders, including both short-term and multi-year programmes.

Our funders during the year included:

Welsh Government, The National Lottery Community Fund Wales, Lloyds Bank Foundation for England & Wales, BBC Children in Need, Paul Hamlyn Foundation, Tudor Trust, Cardiff Council, Zurich Community Trust, Independent Age, Garfield Weston Foundation, National Grid, Postcode Community Trust, South Wales Police, Tennis Wales, Cardiff Third Sector Council (C3SC), Race Council Cymru (WG Windrush Grant), and Glamorgan Voluntary Services.

We sincerely thank all our funders for their continued confidence, trust, and partnership in enabling us to serve our communities effectively.

ACTIVITIES & ACHIEVEMENTS

This year saw a significant increase in the number of women and families supported. Beneficiaries and volunteers continued to play an active role in the planning, development, and delivery of our services. Despite economic pressures and public funding challenges, our programmes remained highly effective and impactful.

Overall, we worked with around 1800 women, children, young people, older women, and their families from diverse communities during the year.

Volunteering

Our volunteers made an invaluable contribution across all areas of work supporting office administration, outreach, events, the community café, and wellbeing sessions. Their commitment fosters community ownership and peer-to-peer support. Many volunteers gained new skills, coordinated community activities, and represented WCF at local events. Several progressed into paid employment or further education, demonstrating the life-changing impact of volunteering opportunities at WCF.

Advice & Advocacy

Our advice and advocacy services provided essential support on housing and homelessness, energy, finance, and welfare benefits for women and their families.

Demand increased sharply due to the cost-of-living crisis. We supported approximately 220 women through over 400 advice sessions, helping them secure housing stability, improve financial literacy, and access their entitlements.

Children & Young People

Our after-school clubs at the Riverside Centre engaged children and young girls from Canton, Riverside, Grangetown, and Butetown. Sessions focused on creativity, confidence-building, and life skills.

During school holidays and the summer, we delivered a wide range of activities including climate change awareness sessions, wellbeing and physical activity programmes, and educational workshops.

We also piloted Eco Clubs to improve environmental awareness and inspire behaviour change among young people through hands-on learning.

Our Young Girls Group developed leadership and sports skills through programmes such as Tennis Leaders and Multi-Sport Activators and met inspirational women from different sectors, nurturing aspirations for future leadership.

Crèche Services

The Little Rainbows Crèche continued to provide childcare for mothers accessing our services, enabling participation in education, training, and wellbeing activities while supporting early years development and reducing isolation.

Health and Wellbeing

The Sports4All Project, funded through the Welsh Government's Anti-Racist Wales Action Plan, worked to engage ethnic minority women and girls in sport and physical activity addressing barriers such as cost, childcare, cultural inappropriateness, and lack of representation. Across its three-year lifetime, the project supported 320 women and 101 girls. In its final year (ending December 2024), 141 participants engaged in activities.

We also delivered the Move More, Eat Well project a 12-session programme combining seminars, cooking workshops, and group discussions on health and nutrition, engaging 63 women from diverse

backgrounds.

Our Summer Tennis Programme, supported by Tennis Wales, introduced tennis to underrepresented groups. It engaged 127 women, young girls, and children, and supported 13 young girls to train as Tennis Leaders.

WCF was honoured to receive the 'Tennis Opened Up Award 2025' at the Tennis Wales Awards and the LTA Excellence Award 2025.

Older People's Services

The Golden Years "Let's Age Well" Project supported over 200 older women, offering ESOL, IT and digital skills, conversational English, chair yoga, Pilates, and Strength & Balance sessions.

Workshops on health, housing, and cost-of-living support promoted empowerment and independence, while social activities such as the Friday Café & Coffee Mornings, cultural events, and outdoor trips reduced isolation and strengthened community bonds.

Several older women also volunteered in project delivery and contributed to consultations, ensuring their voices were heard in decision-making.

Climate Change and Sustainability

Our Diverse Voices on Climate Change project, funded by The National Lottery Community Fund (Sustainable Steps), continued into its second year, engaging around 235 participants across women, children, and young people. The project promotes environmental awareness, sustainable habits, and community-led climate action.

World Café and Community Support

Our World Café on Neville Street continued to thrive as a social hub offering affordable meals, community consultations, and training opportunities. In 2024-25 we:

- Served 2,300+ meals
- Hosted 30+ consultation sessions
- Provided 20 training opportunities for women seeking hospitality experience

WCF also distributed 700+ period packs, warm packs, and food bank vouchers, reaching 147 individuals and families in need.

Urban Garden Café - A New Community Initiative

A highlight of the year was the launch of the Urban Garden Café - a volunteer-led project that transformed an unused outdoor space into a vibrant community garden and café.

It now serves as a centre for learning, relaxation, and environmental awareness, offering training opportunities in hospitality and gardening. The Urban Garden Café has become a symbol of renewal, inclusion, and community ownership, and will continue to grow in 2025-26 as a green learning and social enterprise space.

Policy and Influencing

A major highlight was hosting the launch of the Women's Health Plan for Wales, for Welsh Government attended by the First Minister for Wales and other WG and NHS officials at the WCF physical activity session.

Throughout the year, WCF hosted multiple policy discussions and consultations to ensure grassroots voices are heard by decision-makers. Our CEO and senior leadership team actively participated in ministerial meetings, advisory forums, and strategic networks, advocating for the needs of ethnic minority women across Wales.

PARTNERSHIPS

Our success depends on collaboration. We worked with a wide range of partners, including: Cardiff & Vale University Health Board, Cardiff Council, BAWSO, Citizens Advice, Asylum Justice, Pedal Power, Cardiff University, NHS and GP surgeries, Chapter Arts Centre, Climate Cymru, Wales Wildlife Trust, and Size of Wales, among others.

These partnerships enhance our reach, improve coordination, and ensure holistic support for our communities.

TRUSTEES AND GOVERNANCE

During the financial year, one new trustee joined the Board. Trustees continued to oversee strategic direction, governance, financial sustainability, and risk management to ensure the charity remains compliant, effective, and aligned with its mission.

The Board met regularly to review progress and monitor key risks, including financial stability, safeguarding, and staff wellbeing.

The Trustees confirm they have complied with the Charity Commission's guidance on public benefit when planning and delivering WCF's activities.

FUTURE PLANS

As we approach our 25th anniversary in 2026, Women Connect First continues to grow and evolve under the strong leadership of our Trustees and management team.

Our priorities for 2025-26 include:

- Strengthening financial sustainability and diversifying funding sources
- Expanding environmental and digital inclusion work
- Increasing opportunities for women's leadership and employability
- Continuing to influence Welsh Government and local policy affecting minority ethnic women

We remain committed to ensuring that the voices and needs of our communities remain at the heart of everything we do.

ACKNOWLEDGEMENTS

On behalf of the Trustees, staff, volunteers, and beneficiaries, we extend heartfelt gratitude to all our funders, partners, supporters, and community members for their continued belief in our mission. Together, we are making a tangible difference in the lives of women and families from diverse backgrounds across Wales.

Financial review

The charity's total income for the year amounted to £424,595 (2024: £479,356). The restricted incoming resources for the year of £348,148 consists of grant income received. Any unspent revenue income is carried forward to next year, as of 31st March 2025 restricted reserves were £88,988. The total unrestricted funds at the year-end represent the charity's free reserves and amounted to £324,846.

Reserves policy

In the trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future. The trustees propose to maintain the charity's reserves level which is at least equivalent to six months operational expenditure and will do so having regards to its manner of operation of likely funding systems.

The trustees will review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their regular monthly meetings.

Going concern

Having considered budgets for the next twelve months, the Trustees are confident that the Charity will continue to meet its liabilities as they fall due for the foreseeable future and consider that there are no material uncertainties about its ability to continue as a going concern. It is therefore considered appropriate by the Trustees to prepare the financial statements on a going concern basis.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 3 December 2025 and signed on behalf of the board of trustees by:

Gwendolin Ngum

Trustee

Women Connect First

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Women Connect First

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of Women Connect First ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

Respective responsibilities of trustees and examiner

The charity's trustees (who are also directors of Women Connect First for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiners report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a 'true and fair view'. **Independent examiner's statement**

Since the charity'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 (ICAEW), which is one of the listed bodies.

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 386 of the Companies Act 2006); and
- accounts are prepared which agree with the accounting records, and comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Philip M Harris FCA Independent Examiner

Temple Court 13a Cathedral Road Cardiff CF11 9HA

3 December 2025

Women Connect First

Company Limited by Guarantee

Statement of Financial Activities

(including income and expenditure account)

Year ended 31 March 2025

		2025			2024	
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Total funds £
Income and endowments						
Donations and legacies	5	2,826	348,148	–	350,974	410,975
Charitable activities	6	6,842	–	–	6,842	13,946
Other trading activities	7	66,522	–	–	66,522	54,209
Investment income	8	257	–	–	257	226
		-----	-----	---	-----	-----
Total income		76,447	348,148	–	424,595	479,356
		-----	-----	---	-----	-----
Expenditure						
Expenditure on charitable activities	9,10	43,838	369,901	–	413,738	495,714
		-----	-----	---	-----	-----
Total expenditure		43,838	369,901	–	413,738	495,714
		-----	-----	---	-----	-----
Net income/(expenditure) and net movement in funds						
		32,609	(21,753)	–	10,857	(16,358)
		-----	-----	---	-----	-----
Reconciliation of funds						
Total funds brought forward		292,237	110,741	200,000	602,978	619,336
		-----	-----	-----	-----	-----
Total funds carried forward		324,846	88,988	200,000	613,834	602,978
		-----	-----	-----	-----	-----

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

All income and expenditure derive from continuing activities.

Women Connect First
Company Limited by Guarantee
Statement of Financial Position
31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	15	295,976	296,258
Current assets			
Debtors	16	25,380	32,045
Cash at bank and in hand		318,298	309,658
		-----	-----
		343,678	341,703
Creditors: amounts falling due within one year	17	25,819	34,983
		-----	-----
Net current assets		317,859	306,720
		-----	-----
Total assets less current liabilities		613,835	602,978
		-----	-----
Net assets		613,835	602,978
		-----	-----
Funds of the charity			
Endowment funds		200,000	200,000
Restricted funds		88,988	110,741
Unrestricted funds		324,846	292,237
		-----	-----
Total charity funds	19	613,834	602,978
		-----	-----

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

These financial statements were approved by the board of trustees and authorised for issue on 3 December 2025 , and are signed on behalf of the board by:

Gwendolin Ngum
Trustee

Women Connect First
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 March 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net income/(expenditure)	10,857	(16,358)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	282	421
Other interest receivable and similar income	(257)	(226)
Accrued expenses	10,795	50,424
<i>Changes in:</i>		
Trade and other debtors	(862)	9,030
Trade and other creditors	(12,432)	(8,922)
	-----	-----
Cash generated from operations	8,383	34,369
Interest received	257	226
	-----	-----
Net cash from operating activities	8,640	34,595
	-----	-----
Net increase in cash and cash equivalents	8,640	34,595
Cash and cash equivalents at beginning of year	309,658	275,063
	-----	-----
Cash and cash equivalents at end of year	318,298	309,658
	-----	-----

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Neville Street, Riverside, Cardiff, CF11 6LP, Wales.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income: - income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. - legacy income is recognised when receipt is probable and entitlement is established. - income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers. - income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates: - expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods. - expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities. - other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 33% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets. For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument. Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted. Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund. When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period to which it relates.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members in the event of the company being liquidated is limited to £1.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	326	–	326
Grants			
Cardiff Council - Period Poverty	–	2,000	2,000
Cardiff Third Sector Council - Move More, Eat Well	–	2,500	2,500
Children in Need	–	9,935	9,935
Garfield Weston Foundation	–	20,000	20,000
Glamorgan Voluntary Services	–	7,710	7,710
Independent Age - Golden Years Plus	–	20,347	20,347
Lloyds Bank Foundation	–	–	–
National Grid - Community Matters Fund	–	5,000	5,000
Paul Hamlyn Foundation - Difference Voice, Different View	–	51,700	51,700
Postcode Community Trust	–	–	–
Rosa - Voices from the Frontline	–	–	–
South Wales Police - Tell Emma	–	500	500
Tennis Wales	–	1,000	1,000
The National Heritage Memorial Fund	–	–	–
The National Lottery Community Fund - Diverse Voices	–	57,127	57,127
Tudor Trust	–	–	–
Wales & West Utilities - Carbon Monoxide Vulnerability	–	–	–
Welsh Government Sports4All Grant	–	65,031	65,031
Welsh Government Sustainable Social Services Third Sector	–	86,385	86,385
Welsh Government National Windrush Day 2024	–	1,413	1,413
Zurich Community Trust	–	17,500	17,500
Other donations and legacies			
Lloyds Bank Foundation - Violence & abuse support funds	2,500	–	2,500
	-----	-----	-----
	2,826	348,148	350,974
	-----	-----	-----
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	1,604	–	1,604

Grants

Cardiff Council - Period Poverty	–	4,000	4,000
Cardiff Third Sector Council - Move More, Eat Well	–	–	–
Children in Need	–	9,463	9,463
Garfield Weston Foundation	–	–	–
Glamorgan Voluntary Services	–	8,300	8,300
Independent Age - Golden Years Plus	–	–	–
Lloyds Bank Foundation	–	25,000	25,000
National Grid - Community Matters Fund	–	10,000	10,000
Paul Hamlyn Foundation - Difference Voice, Different View	–	–	–
Postcode Community Trust	–	25,000	25,000
Rosa - Voices from the Frontline	–	(7,000)	(7,000)
South Wales Police - Tell Emma	–	–	–
Tennis Wales	–	–	–
The National Heritage Memorial Fund	–	6,787	6,787
The National Lottery Community Fund - Diverse Voices	–	60,491	60,491
Tudor Trust	–	40,000	40,000
Wales & West Utilities - Carbon Monoxide Vulnerability	–	31,695	31,695
Welsh Government Sports4All Grant	–	90,000	90,000
Welsh Government Sustainable Social Services Third Sector	–	86,385	86,385
Welsh Government National Windrush Day 2024	–	–	–
Zurich Community Trust	–	19,250	19,250

Other donations and legacies

Lloyds Bank Foundation - Violence & abuse support funds	–	–	–
	1,604	409,371	410,975

6. Charitable activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Workshops, seminars, activities, courses	6,317	6,317	12,331	12,331
Creche services	525	525	1,615	1,615
	6,842	6,842	13,946	13,946

7. Other trading activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Interpreting	220	220	–	–
Room hire	23,709	23,709	13,933	13,933
World cafe	10,183	10,183	3,898	3,898
Project management fees	32,410	32,410	36,378	36,378
	66,522	66,522	54,209	54,209

8. Investment income

Total Funds

	Unrestricted Funds	2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Bank interest receivable	257	257	226	226
	----	----	----	----

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Charitable activity	43,838	369,901	413,738
	-----	-----	-----
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activity	94,219	401,495	495,714
	-----	-----	-----

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2025 £	Total fund 2024 £
Charitable activity	413,738	413,738	495,714
	-----	-----	-----

11. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	282	421
Operating lease rentals	1,111	874
	-----	-----

12. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	2,340	2,250
	-----	-----

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	224,066	295,151
Social security costs	14,087	16,621
Employer contributions to pension plans	9,580	14,250
	-----	-----
	247,733	326,022
	-----	-----

The average head count of employees during the year was 8 (2024: 11). The average number of full-time equivalent employees during the year is analysed as follows:

	2025 No.	2024 No.
Senior Manager	2	1
Project Manager	1	1
Project Officer	2	4
Creche/Youth Worker	—	1
Administration & Finance	1	2
	-----	-----
	6	9
	-----	-----

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits of employment with the charity or a related entity were received by the trustees.

15. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 Apr 2024 and 31 Mar 2025	295,416	17,346	312,762
	-----	-----	-----
Depreciation			
At 1 Apr 2024	–	16,504	16,504
Charge for the year	–	282	282
	-----	-----	-----
At 31 Mar 2025	–	16,786	16,786
	-----	-----	-----
Carrying amount			
At 31 Mar 2025	295,416	560	295,976
	-----	-----	-----
At 31 Mar 2024	295,416	842	296,258
	-----	-----	-----

16. Debtors

	2025 £	2024 £
Trade debtors	2,408	1,138
Prepayments and accrued income	22,972	30,907
	-----	-----
	25,380	32,045
	-----	-----

17. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	14,741	20,705
Accruals and deferred income	6,234	2,966
Social security and other taxes	3,041	9,829
Other creditors	1,803	1,483
	-----	-----
	25,819	34,983
	-----	-----

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £ 9,580 (2024: £ 14,250).

19. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2024 £	Income £	Expenditure £	At 31 Mar 2025 £
General funds	292,237	76,447	(43,838)	324,846
	-----	-----	-----	-----
	At 1 Apr 2023 £	Income £	Expenditure £	At 31 Mar 2024 £
General funds	316,471	69,985	(94,219)	292,237
	-----	-----	-----	-----

Restricted funds

	At 1 Apr 2024	Income	Expenditure	At 31 Mar 2025
	£	£	£	£
Cardiff Council - Period Poverty	–	2,000	(2,000)	–
Cardiff Third Sector Council - Homework Club	–	–	–	–
Cardiff Third Sector Council - Move More, Eat Well	–	2,500	(2,500)	–
Children in Need	–	9,935	(9,935)	–
Garfield Weston Foundation	–	20,000	–	20,000
Glamorgan Voluntary Services	5,624	7,710	(6,608)	6,726
Independent Age - Golden Years Plus	–	20,347	–	20,347
Lloyds Bank Foundation	19,782	–	(19,782)	–
National Grid - Community Matters Fund	–	5,000	(5,000)	–
Paul Hamlyn Foundation	–	51,700	(38,775)	12,925
Postcode Community Trust	12,525	–	(12,525)	–
Rosa - Voices from the Frontline	–	–	–	–
South Wales Police - Tell Emma	–	500	(500)	–
Tennis Wales	–	1,000	(1,000)	–
The National Heritage Memorial Fund	–	–	–	–
The National Lottery Community Fund - Awards For All	–	–	–	–
The National Lottery Community Fund - Diverse Voices	30,719	57,127	(74,397)	13,449
Tudor Trust	30,000	–	(30,000)	–
Wales & West Utilities - Carbon Monoxide Vulnerability	–	–	–	–
Welsh Government Sports4All Grant	–	65,031	(65,031)	–
Welsh Government Sustainable Social Services Third Sector	–	86,385	(86,385)	–
Welsh Government National Windrush Day 2024	–	1,413	(1,413)	–
Zurich Community Trust	12,091	17,500	(14,050)	15,541
	110,741	348,148	(369,901)	88,988
	At 1 Apr 2023	Income	Expenditure	At 31 Mar 2024
	£	£	£	£
Cardiff Council - Period Poverty	1,214	4,000	(5,214)	–
Cardiff Third Sector Council - Homework Club	2,327	–	(2,327)	–
Cardiff Third Sector Council - Move More, Eat Well	–	–	–	–
Children in Need	–	9,463	(9,463)	–
Garfield Weston Foundation	–	–	–	–
Glamorgan Voluntary Services	–	8,300	(2,676)	5,624
Independent Age - Golden Years Plus	–	–	–	–
Lloyds Bank Foundation	19,782	25,000	(25,000)	19,782
National Grid - Community Matters Fund	–	10,000	(10,000)	–
Paul Hamlyn Foundation	30,024	–	(30,024)	–
Postcode Community Trust	–	25,000	(12,475)	12,525
Rosa - Voices from the Frontline	7,000	(7,000)	–	–

South Wales Police - Tell Emma	-	-	-	-
Tennis Wales	-	-	-	-
The National Heritage Memorial Fund	-	6,787	(6,787)	-

The National Lottery Community Fund - Awards For All	577	–	(577)	–
The National Lottery Community Fund - Diverse Voices	–	60,491	(29,772)	30,719
Tudor Trust	30,000	40,000	(40,000)	30,000
Wales & West Utilities - Carbon Monoxide Vulnerability	–	31,695	(31,695)	–
Welsh Government Sports4All Grant	–	90,000	(90,000)	–
Welsh Government Sustainable Social Services Third Sector	–	86,385	(86,385)	–
Welsh Government National Windrush Day 2024	–	–	–	–
Zurich Community Trust	11,941	19,250	(19,100)	12,091
	102,865	409,371	(401,495)	110,741

Endowment funds

	At 1 Apr 2024	Income	Expenditure	At 31 Mar 2025
	£	£	£	£
Permanent Endowment Fund	200,000	–	–	200,000

	At 1 Apr 2023	Income	Expenditure	At 31 Mar 2024
	£	£	£	£
Permanent Endowment Fund	200,000	–	–	200,000

20. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025
	£	£	£	£
Tangible fixed assets	95,976	–	200,000	295,976
Current assets	254,690	88,988	–	343,678
Creditors less than 1 year	(25,819)	–	–	(25,819)
Net assets	324,847	88,988	200,000	613,835

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024
	£	£	£	£
Tangible fixed assets	96,257	–	200,000	296,257
Current assets	341,703	110,741	–	452,444
Creditors less than 1 year	(34,983)	–	–	(34,983)
Net assets	402,977	110,741	200,000	713,718

21. Analysis of changes in net debt

	At 1 Apr 2024	Cash flows	At 31 Mar 2025
	£	£	£
Cash at bank and in hand	309,658	8,640	318,298

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

WOMEN CONNECT FIRST

England & Wales - Charity number 1110834

Accounts

COMPANY REGISTRATION NUMBER: 4715832
CHARITY REGISTRATION NUMBER: 1110834

Women Connect First
Company Limited by Guarantee
Financial Statements
31 March 2024

GORDON DOWN & COMPANY LIMITED

Accountants and Business Advisors
Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

Women Connect First
Company Limited by Guarantee
Financial Statements
Year ended 31 March 2024

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Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Reference and administrative details

Registered charity name	Women Connect First
Charity registration number	1110834
Company registration number	4715832
Principal office and registered office	7 Neville Street Riverside Cardiff CF11 6LP Wales

The trustees

Rajma Begum	(Served from 4 July 2023 to 28 February 2024)
Margaret McLaughlin	(Served from 4 July 2023 to 5 February 2024)
Justna Muhith	(Resigned 9 June 2023)
Gwendolin Ngum	
Daxa Varsani	(Resigned 18 July 2023)
Aisha Ali	(Resigned 18 July 2023)
Shavanah Taj	(Resigned 3 June 2023)
Lyan Hassan	(Appointed 21 February 2024)
Saroop Kaur	(Appointed 21 February 2024)
Sumaya Khan	(Appointed 21 February 2024)
Stephanie Makuvisé	(Appointed 18 October 2023)
Dr Sofia Anthi Vougioukalou	(Appointed 21 February 2024)

Independent examiner	Philip M Harris FCA Temple Court 13a Cathedral Road Cardiff CF11 9HA
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Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 28 March 2003 and registered as a charity on 11 August 2005. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company and is governed under its Articles of Association.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Structure, governance and management *(continued)*

Recruitment and appointment of trustees

The directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Board. Under the requirements of the Memorandum and Articles of Association, the members of the Management Board are elected to serve for a period of 3 years after which they must be re-elected at the next Annual General Meeting.

All members of the Management Board give their time voluntarily and received no benefits from the charity.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. They are also regularly invited to take part in team-building and staff development days and other Women Connect First events.

Additionally, new trustees are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are jointly led by the Chair of the Management Board and the Chief Executive Officer of the charity and include:

- The obligations of Management Board members
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Resourcing and the current financial position as set out in the latest published accounts
- Future plans and objectives.

Organisational structure

The Charity is governed by its Trustees, who meet regularly to review reports presented to them by the administrative team which is entrusted with the implementation of the Trustees' decisions. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Chief Executive Officer, who has the responsibility for the day to day operational management of staff, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

Key management remuneration

The board of Trustees together with key staff members are considered to be the key management personnel of the Charity. Details of payments to/from Trustees are disclosed in note 14 to the accounts. Payments to key management personnel are given in note 13. The level of payment made to all key management personnel is reviewed annually by the Trustees.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Structure, governance and management *(continued)*

Risk management

The Management Board has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. 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. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

The trustees have conducted their own review of the major risks to which the charity is exposed, where at unacceptable levels, have taken steps to mitigate those risks. The procedures are periodically reviewed to ensure that they still meet the needs of the charity. The principle risks facing the charity and a summary of the key mitigation actions, are noted below.

Risk: Partnerships breaking up

Mitigating actions:

- Seeking to work with organisations and individuals with shared values
- Establishing clear partnership agreements from the outset
- Effectively servicing partnerships with regular meetings and communication, regularly reviewing and evaluating progress.

Risk: Staff malpractice/ a safeguarding failure

Mitigating actions:

- Implementing recruitment policies and controls for staff/ volunteers with appropriate DBS checks
- Regular provision of safeguarding training for all staff and volunteers
- Effective supervision procedures
- Effective risk assessment systems in place

Risk: A major property incident

Mitigating actions:

- Implementation of ongoing property checks
- Ensuring sufficient insurance coverage in place

Risk: Loss of key personnel

Mitigating actions:

- Regular appraisals & team meetings
- Team development activities
- Quality continuing professional development opportunities

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Structure, governance and management *(continued)*

Risk: Reduction in clients / service users

Mitigating actions:

- Development of activities and community projects to attract new members

Risk: Loss of funding for projects

Mitigating actions:

- Diversify funding streams
- Generate own income
- Boost public donations

Objectives and activities

Purposes and aims

Women Connect First is a charitable company limited by guarantee, registered with the Charity Commission and Companies House, with the following charitable objectives:

1. To advance the education of the public primarily, but not exclusively, of women members of ethnic minority communities
2. To relieve poverty and distress arising from financial hardship and/or physical and/or mental suffering
3. The promotion of equality and diversity for the public benefit, in particular, but not exclusively, in Wales by:
 - (i) Developing the capacity and the skills primarily but not exclusively, of women members of ethnic minority communities in such a way that they are better able to identify and help meet their needs and participate more fully in society
 - (ii) Raising awareness of their social and religious needs.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Achievements and performance

The trustees have the pleasure in presenting their report and the financial statements for the company for the year ended 31st March 2024. Our track record spans 23 years of successful service delivery by and for diverse minority ethnic women.

Women Connect First had another successful year with many highlights and a number of challenges as we navigated through the growing cost of living crisis on local communities here in Wales. Thanks to the resilience, dedication and innovation of our staff, volunteers, and trustees, we were able to adapt and deliver culturally appropriate, bespoke and tailored services to address the needs of the diverse minority ethnic communities in South Wales and steadily grow from strength to strength to expand our service provision.

This financial year has been a very busy and challenging one for third sector organisations due to the impact of the cost of living crisis and inflation which have caused a very highly competitive funding environment, whilst the demand on services multiplied. Women Connect First have weathered this funding crisis within the sector with our financial and strategic planning which has been executed to secure grants from major funding bodies and resulted in an expansion of our services in year. This included Housing Advice, Winter Warm Hubs, Energy Advice, Carbon Monoxide awareness, as well as Climate Change focused work. New work took place alongside our other regular frontline services of advice & advocacy, children and young people services, health and well-being services and services for older women.

On behalf of the Trustees, Staff, Volunteers, beneficiaries and the communities we serve, we would like to thank our funders for providing us with the support and resources that make it possible for the charity to provide essential services as well as adapting and responding to new areas of need and serve some of the most disadvantaged and vulnerable women from diverse ethnicities and their families in South Wales.

Funders

We delivered around 14 large, medium and small projects supported by a diverse range of funders. During this financial year, our funders included Welsh Government, The National Lottery Community Fund for Wales, Lloyds Bank Foundation for England & Wales, BBC Children in Need, Paul Hamlyn Foundation, Tudor Trust, Cardiff Council, Zurich Community Trust, National Grid, Postcode Community Trust, Wales and West Utilities and Glamorgan Voluntary Services.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Achievements and performance *(continued)*

ACTIVITIES & ACHIEVEMENTS

This year we witnessed a significant increase in the number of women we supported. Throughout our work, the voice of our beneficiaries and volunteers are an ever-increasing part in planning, developing and delivering our services. In spite of the current cost of living and funding crisis we have been able to maintain highly effective and efficient support programmes at a time of increasing pressure on public funding. Highlights include:

Volunteers continued to make an enormous contribution with women helping in a range of services including the office administration, outreach, at events, our community cafe and health and wellbeing sessions.

Advice & Advocacy service were offered for Housing and Homelessness issues, Energy Advice, Finance and Welfare Benefits. This year we have particularly seen the expansion and greater influx in the number of women & families accessing this service due to the cost of living crisis and we have supported around 400 women and provided over 700 advice sessions.

Children & Young People services were provided by our Afterschool clubs for children and young girls and were delivered from our centre in Riverside, which continues to attract children living within the close vicinity of Canton, Riverside, Grangetown and Butetown. The sessions included a mix of indoor and outdoor sessions which provided a safe space for children and young girls to learn new skills, explore, thrive and improve their self-confidence and future aspirations.

Creche services: provided childcare for mothers accessing our project services within our premises in our Little Rainbows Creche.

Our **Health and well-being projects** expanded our service provision to a high number of women, young girls and children from diverse communities participating in a number of activities provided by the 'Sports4All' project funded by Welsh Government's Anti-racist Wales Action Plan in different areas of Cardiff such as Riverside, Canton, Cathays, Penylan, Butetown, Grangetown and other local community and leisure centres. The project engaged 227 women, young girls and children into different sport, physical activity, well-being and holiday taster sessions.

Our **Older People Services** continued through the Golden Years 'Lets Age Well' project, bespoke and tailored services to over 277 older women and their families from diverse communities providing different courses to build confidence, skills, language, communication and digital literacy, including ESOL, IT & computers, conversational English, smart phones and tablets, book clubs, physical and well-being activities such as chair yoga, strength and balance, Pilates, Tai Chi, Seminars and Information sessions on a wide range of topics covering health, welfare, energy, cost of living support, rights and entitlements, housing, socialising activities included the Friday café, trips, picnics, music and art for well-being in different areas of Cardiff, library visits, cultural celebrations, befriending and volunteering support. The voices of the older women were also captured via different consultations, surveys, consultations with various policy makers, and participation in different surveys on issues that affect older minority ethnic communities.

Climate Change focused work continued in a more formal capacity with our new 'Diverse Voices on Climate Change' project funded by The National Lottery Community Fund for Wales Sustainable Steps programme. The project aims to engage, educate, enable and sustain behavioural change within diverse communities towards protecting their local environment and combating climate change. During its first year the project engaged 189 women and children to date.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Achievements and performance *(continued)*

Our **World Café** continued to offer weekly meals at Neville Street to our beneficiaries and the public and to host consultations and visitors from diverse third and public sectors. The café provides volunteering and training opportunities to women.

We are a registered free period products and food bank voucher provider, and we are ensuring that period products, food bank vouchers and other such support services are available to vulnerable women and families. During the year, the service was accessed by 123 people and we distributed over 500 period packs.

Our influencing work facilitated a high number of consultations and hosted a number of key policy influencers within our Friday café to ensure the voices of grassroots women, older women and young people from diverse communities were heard. The interim CEO and Senior Management attended a number of strategic forums and ministerial meetings to represent the voices and needs of diverse communities.

Partnerships

We would not be able to undertake our work without the support and collaboration of our many partners in the third, statutory and private sectors. During the year, they have included (and this is not an exhaustive list) Cardiff and Vale University Health Board, Cardiff Council, Pedal Power, BAWSO, CAB, Asylum Justice, Maindy, Channel View and Penylan Leisure Centres, community centres such as South Riverside Community Development Centre, Grangetown Pavilion, Butetown Community Centre, Chapter Arts Centre, St. Mary's Church Hall in Pontcanna, to name a few.

Trustees and Governance

Mrs Maria Costanza Mesa retired from the position of CEO in April 2023. We wish her happy and quality time with family and thank her for all her dedication and hard work over the last 8 years she served the charity.

Menaka Kodur is undertaking the role of Interim CEO for the charity. She has worked for the charity for over two decades and has extensive experience in charity management, fundraising and operations and has played a key role in driving Women Connect First from strength to strength since its inception in 2001. She is a passionate advocate for women's empowerment, equality, diversity and inclusion.

During the financial year there were five new trustees appointed and six retirements from the board. We thank our former trustees for their vital contributions and hard work during their time with us.

FUTURE PLANS

Women Connect First continues to grow and deliver a wide range of services under the strategic leadership of our trustees and management team. We have an incredibly talented and committed diverse team of staff and volunteers driving the charity and we are moving towards a new phase and looking forward to another successful year. We will continue to place the needs of diverse communities at the heart of the organisation and work with our beneficiaries, partners, and funders to tailor our services accordingly. A huge 'Thank You' to our funders, supporters, service users, staff, volunteers and trustees.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Financial review

The charity's total income for the year amounted to £479,356 (2023: £611,059). The restricted incoming resources for the year of £409,371 consists of grant income received. Any unspent revenue income is carried forward to next year, as of 31st March 2024 restricted reserves were £110,741. The total unrestricted funds at the year-end represent the charity's free reserves and amounted to £291,604.

Reserves policy

In the trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future. The trustees propose to maintain the charity's reserves level which is at least equivalent to six months operational expenditure and will do so having regards to its manner of operation of likely funding systems.

The trustees will review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their regular monthly meetings.

Going concern

Having considered budgets for the next twelve months, the Trustees are confident that the Charity will continue to meet its liabilities as they fall due for the foreseeable future and consider that there are no material uncertainties about its ability to continue as a going concern. It is therefore considered appropriate by the Trustees to prepare the financial statements on a going concern basis.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on ...12 Dec 2024... and signed on behalf of the board of trustees by:

Gwendolin Ngum
Trustee



Women Connect First

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Women Connect First

Year ended 31 March 2024

I report to the trustees on my examination of the financial statements of Women Connect First ('the charity') for the year ended 31 March 2024.

Responsibilities and basis of report

Respective responsibilities of trustees and examiner

The charity's trustees (who are also directors of Women Connect First for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiners report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a 'true and fair view'.

Independent examiner's statement

Since the charity'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 (ICAEW), which is one of the listed bodies.

Women Connect First

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Women Connect First (continued)

Year ended 31 March 2024

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 386 of the Companies Act 2006); and
- accounts are prepared which agree with the accounting records, and comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Philip M Harris FCA
Independent Examiner

Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

12/12/2024

Women Connect First

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

		2024			2023	
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Total funds £
Income and endowments						
Donations and legacies	5	1,604	409,371	–	410,975	507,526
Charitable activities	6	13,946	–	–	13,946	18,106
Other trading activities	7	54,209	–	–	54,209	85,361
Investment income	8	226	–	–	226	66
Total income		<u>69,985</u>	<u>409,371</u>	<u>–</u>	<u>479,356</u>	<u>611,059</u>
Expenditure						
Expenditure on charitable activities	10,11	94,220	401,495	–	495,714	640,018
Total expenditure		<u>94,220</u>	<u>401,495</u>	<u>–</u>	<u>495,714</u>	<u>640,018</u>
Net expenditure and net movement in funds		<u>(24,235)</u>	<u>7,876</u>	<u>–</u>	<u>(16,358)</u>	<u>(28,959)</u>
Reconciliation of funds						
Total funds brought forward		316,471	102,865	200,000	619,336	648,294
Total funds carried forward		<u>292,236</u>	<u>110,741</u>	<u>200,000</u>	<u>602,977</u>	<u>619,336</u>

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

The notes on pages 15 to 26 form part of these financial statements.

Women Connect First
Company Limited by Guarantee
Statement of Financial Position
31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	15	296,257	296,678
Current assets			
Debtors	16	32,045	96,747
Cash at bank and in hand		309,658	275,063
		<u>341,703</u>	<u>371,810</u>
Creditors: amounts falling due within one year	17	34,983	49,153
Net current assets		<u>306,720</u>	<u>322,657</u>
Total assets less current liabilities		<u>602,977</u>	<u>619,335</u>
Net assets		<u><u>602,977</u></u>	<u><u>619,335</u></u>
Funds of the charity			
Endowment funds		200,000	200,000
Restricted funds		110,741	102,863
Unrestricted funds		292,236	316,472
Total charity funds	19	<u><u>602,977</u></u>	<u><u>619,335</u></u>

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

The statement of financial position
continues on the following page.
The notes on pages 15 to 26 form part of these financial statements.

Women Connect First

Company Limited by Guarantee

Statement of Financial Position *(continued)*

31 March 2024

These financial statements were approved by the board of trustees and authorised for issue on 12/12/2024 and are signed on behalf of the board by:

Gwendolin Ngum
Trustee



The notes on pages 15 to 26 form part of these financial statements.

Women Connect First
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net expenditure	(16,358)	(28,959)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	421	631
Other interest receivable and similar income	(226)	(66)
Accrued expenses/(income)	50,424	(96,034)
<i>Changes in:</i>		
Trade and other debtors	9,030	27,076
Trade and other creditors	(8,922)	25,897
Cash generated from operations	34,369	(71,455)
Interest received	226	66
Net cash from/(used in) operating activities	<u>34,595</u>	<u>(71,389)</u>
Net increase/(decrease) in cash and cash equivalents	34,595	(71,389)
Cash and cash equivalents at beginning of year	275,063	346,452
Cash and cash equivalents at end of year	<u>309,658</u>	<u>275,063</u>

The notes on pages 15 to 26 form part of these financial statements.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2024

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Neville Street, Riverside, Cardiff, CF11 6LP, Wales.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	33% reducing balance
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Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted. Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period to which it relates.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members in the event of the company being liquidated is limited to £1.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	1,604	–	1,604

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants			
Cardiff Council	–	4,000	4,000
Children in Need	–	9,463	9,463
Glamorgan Voluntary Services	–	8,300	8,300
Lloyds Bank Foundation	–	25,000	25,000
National Grid - Community Matters Fund	–	10,000	10,000
Postcode Community Trust	–	25,000	25,000
Rosa - Voices from the Frontline	–	(7,000)	(7,000)
The National Heritage Memorial Fund	–	6,787	6,787
The National Lottery Community Fund – Sustainable			
Steps Wales	–	60,491	60,491
Tudor Trust	–	40,000	40,000
Wales & West Utilities	–	31,695	31,695
Welsh Government Anti-Racist Wales Culture, Heritage and Sport	–	90,000	90,000
Welsh Government Sustainable Social Services			
Third Sector	–	86,385	86,385
Zurich Community Trust	–	19,250	19,250
	<u>1,604</u>	<u>409,371</u>	<u>410,975</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	3,423	–	3,423

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Grants			
Cardiff Council - Period Poverty	–	2,000	2,000
Cardiff Council - Summer of Fun	–	5,000	5,000
Cardiff Third Sector Council	–	3,000	3,000
Children in Need	–	500	500
Lloyds Bank Foundation	–	27,250	27,250
National Grid - Community Matters Fund	–	10,000	10,000
Older People's Commissioner for Wales	–	3,000	3,000
Paul Hamlyn Foundation	–	47,000	47,000
Rosa - Voices from the Frontline	–	7,000	7,000
The National Heritage Memorial Fund	–	23,213	23,213
The National Lottery Community Fund - Awards For All	–	10,000	10,000
Tudor Trust	–	40,000	40,000
Wales & West Utilities Carbon Monoxide Vulnerability	–	15,283	15,283
WCVA Voluntary Services Recovery Fund	–	5,979	5,979
Welsh Government Child Poverty	–	4,995	4,995
Welsh Government Equality & Inclusion Programme	–	27,766	27,766
Welsh Government Healthy and Active Fund	–	74,999	74,999
Welsh Government Anti-Racist Wales Culture, Heritage and Sport	–	48,201	48,201
Welsh Government Sustainable Social Services Third Sector	–	86,385	86,385
Zurich Community Trust	–	20,743	20,743
South Riverside Community Development Centre	–	3,869	3,869
CAF Resilience Fund Phase 2	–	37,920	37,920
	<u>3,423</u>	<u>504,103</u>	<u>507,526</u>

6. Charitable activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Workshops, seminars, activities, courses	12,331	12,331	13,786	13,786
Creche services	1,615	1,615	4,320	4,320
	<u>13,946</u>	<u>13,946</u>	<u>18,106</u>	<u>18,106</u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

7. Other trading activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Room hire	13,933	13,933	27,214	27,214
World cafe	3,898	3,898	–	6,511
Project management fees	36,378	36,378	51,636	51,636
	<u>54,209</u>	<u>54,209</u>	<u>78,850</u>	<u>85,361</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable type 1	<u>226</u>	<u>226</u>	<u>66</u>	<u>66</u>

9. Investment management costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other investment management costs	<u>–</u>	<u>–</u>	<u>–</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Other investment management costs	<u>(1)</u>	<u>1</u>	<u>–</u>

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	<u>94,220</u>	<u>401,495</u>	<u>495,714</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable activities	<u>49,366</u>	<u>590,651</u>	<u>640,018</u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2024 £	Total fund 2023 £
Charitable activities	495,714	495,714	640,018

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	421	631

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	253,101	318,014
Social security costs	16,621	22,575
Temporary staff costs	12,050	17,974
Employee settlement costs	30,000	–
Employer contributions to pension plans	14,250	15,878
Other employee benefits	3,642	12,831
	<u>329,664</u>	<u>387,272</u>

The average head count of employees during the year was 11 (2023: 14). The average number of full-time equivalent employees during the year is analysed as follows:

	2024 No.	2023 No.
Senior Manager	2	2
Project Manager	1	2
Project Officer	3	5
Creche/Youth Worker	1	1
Administration & Finance	2	2
	<u>9</u>	<u>12</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits of employment with the charity or a related entity were received by the trustees during the 2024 financial year.

In the 2023 financial year, payments of £2,500 and £1,500 for consultancy services provided to the charity were made to Mela Cymru, a company in which a trustee has an interest.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

15. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 April 2023 and 31 March 2024	295,416	17,346	312,762
Depreciation			
At 1 April 2023	–	16,083	16,083
Charge for the year	–	421	421
At 31 March 2024	–	16,504	16,504
Carrying amount			
At 31 March 2024	295,416	842	296,258
At 31 March 2023	295,416	1,263	296,679

16. Debtors

	2024 £	2023 £
Trade debtors	1,138	10,190
Prepayments and accrued income	30,907	86,557
	<u>32,045</u>	<u>96,747</u>

17. Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	20,705	27,058
Accruals and deferred income	2,966	8,214
Social security and other taxes	9,829	13,881
Other creditors	1,483	–
	<u>34,983</u>	<u>49,153</u>

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £14,250 (2023: £15,878).

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

19. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 Mar 2024 £
General funds	<u>316,471</u>	<u>69,985</u>	<u>(94,220)</u>	<u>292,236</u>

	At 1 April 2022 £	Income £	Expenditure £	At 31 Mar 2023 £
General funds	<u>258,882</u>	<u>100,445</u>	<u>(49,365)</u>	<u>309,962</u>

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 Mar 2024 £
Cardiff Council	1,214	4,000	(5,214)	–
Cardiff Third Sector Council	2,327	–	(2,327)	–
Children in Need	–	9,463	(9,463)	–
Glamorgan Voluntary Services	–	8,300	(2,676)	5,624
Lloyds Bank Foundation	19,782	25,000	(25,000)	19,782
National Grid - Community Matters Fund	–	10,000	(10,000)	–
Paul Hamlyn Foundation	30,024	–	(30,024)	–
Postcode Community Trust	–	25,000	(12,475)	12,525
Rosa - Voices from the Frontline	7,000	(7,000)	–	–
The National Heritage Memorial Fund	–	6,787	(6,787)	–
The National Lottery Community Fund - Awards For All	577	–	(577)	–
The National Lottery Community Fund - Sustainable Steps Wales	–	60,491	(29,772)	30,719
Tudor Trust	30,000	40,000	(40,000)	30,000
Wales & West Utilities - Carbon Monoxide Vulnerability	–	31,695	(31,695)	–
Welsh Government Anti-Racist Wales Culture, Heritage and Sport	–	90,000	(90,000)	–
Welsh Government Sustainable Social Services Third Sector	–	86,385	(86,385)	–
Zurich Community Trust	11,941	19,250	(19,100)	12,091
	<u>102,865</u>	<u>409,371</u>	<u>(401,495)</u>	<u>110,741</u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

	At 1 April 2022 £	Income £	Expenditure £	At 31 Mar 2023 £
Cardiff Council - Period Poverty	–	2,000	(786)	1,214
Cardiff Council - Summer of Fun	–	5,000	(5,000)	–
Cardiff Third Sector Council	–	3,000	(673)	2,327
Children in Need	9,013	500	(9,513)	–
Glamorgan Voluntary Services	–	–	–	–
Lloyds Bank Foundation	10,310	27,250	(17,778)	19,782
National Grid - Community Matters Fund	–	10,000	(10,000)	–
Older People's Commissioner for Wales	–	3,000	(3,000)	–
Paul Hamlyn Foundation	11,500	47,000	(28,476)	30,024
Postcode Community Trust	–	–	–	–
Rosa - Voices from the Frontline	–	7,000	–	7,000
Smallwood Trust and the Women Thrive Fund	29,654	–	(29,654)	–
Techniquet	1,500	–	(1,500)	–
The National Heritage Memorial Fund	20,549	23,213	(43,762)	–
The National Lottery Community Fund - Awards For All	–	10,000	(9,423)	577
Tudor Trust	29,965	40,000	(39,965)	30,000
Wales & West Utilities - Carbon Monoxide Vulnerability	–	15,283	(15,283)	–
WCVA Voluntary Services Recovery Fund	–	5,979	(5,979)	–
Welsh Government Child Poverty	–	4,995	(4,995)	–
Welsh Government Equality & Inclusion Programme	–	27,766	(27,766)	–
Welsh Government Healthy and Active Fund	–	74,999	(74,999)	–
Welsh Government Anti-Racist Wales Culture, Heritage and Sport	–	48,201	(48,201)	–
Welsh Government Sustainable Social Services Third Sector	–	86,385	(86,385)	–
Zurich Community Trust	–	17,500	(5,559)	11,941
South Riverside Community Development Centre	1,689	7,112	(8,801)	–
CAF Resilience Fund Phase 2	75,232	37,920	(113,152)	–
	<u>189,412</u>	<u>504,103</u>	<u>(590,652)</u>	<u>102,863</u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

Endowment funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 Mar 2024 £
Permanent Endowment Fund	<u>200,000</u>	<u>-</u>	<u>-</u>	<u>200,000</u>

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
Permanent Endowment Fund	<u>200,000</u>	<u>-</u>	<u>-</u>	<u>200,000</u>

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Tangible fixed assets	96,257	-	200,000	296,257
Current assets	230,962	110,741	-	341,703
Creditors less than 1 year	(34,983)	-	-	(34,983)
Net assets	<u>292,236</u>	<u>110,741</u>	<u>200,000</u>	<u>602,977</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Tangible fixed assets	96,678	-	200,000	296,678
Current assets	268,947	102,863	-	371,810
Creditors less than 1 year	(49,153)	-	-	(49,153)
Net assets	<u>316,472</u>	<u>102,863</u>	<u>200,000</u>	<u>619,335</u>

21. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	<u>275,063</u>	<u>34,595</u>	<u>309,658</u>

WOMEN CONNECT FIRST

England & Wales - Charity number 1110834

Accounts

COMPANY REGISTRATION NUMBER: 4715832
CHARITY REGISTRATION NUMBER: 1110834

**Women Connect First
Company Limited by Guarantee
Financial Statements
31 March 2023**

GORDON DOWN ACCOUNTANTS

Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

Women Connect First
Company Limited by Guarantee
Financial Statements
Year ended 31 March 2023

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Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Structure, governance and management *(continued)*

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

Reference and administrative details

Registered charity name Women Connect First

Charity registration number 1110834

Company registration number 4715832

Principal office and registered office 7 Neville Street
Riverside
Cardiff
CF11 6LP

The trustees

Rajma Begum – until 6 03 2023
Margaret Mclaughlin – until 9 03 2023
Justna Muhith
Gwendolin Chi Ngum
Areatha Comanescu – until 21 04 2022
Daxa Varsani
Aisha Ali
Shavanah Taj

Accountant Gordon Down Accountants
Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 28 March 2003 and registered as a charity on 11 August 2005. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company and it governed under its Articles of Association.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Structure, governance and management *(continued)*

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Board. Under the requirements of the Memorandum and Articles of Association, the members of the Management Board are elected to serve for a period of 3 years after which they must be re-elected at the next Annual General Meeting.

All members of the Management Committee give their time voluntarily and received no benefits from the charity.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. They are also regularly invited to take part in team-building and staff development days and other Women Connect First events.

Additionally, new trustees are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are jointly led by the Chair of the Management Committee and the Director of the charity and include:

- The obligations of Management Committee members
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Resourcing and the current financial position as set out in the latest published accounts
- Future plans and objectives.

Organisational structure

The Charity is governed by its Trustees, who meet regularly to review reports presented to them by the administrative team which is entrusted with the implementation of the Trustees' decisions. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Chief Executive Officer, who has the responsibility for the day to day operational management of staff, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

Key management remuneration

The board of Trustees together with key staff members are considered to be the key management personnel of the Charity. Details of payments to/from Trustees are disclosed in note 12 to the accounts. Payments to key management personnel are given in note 11. The level of payment made to all key management personnel is reviewed annually by the Trustees.

Risk Management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. 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. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Structure, governance and management *(continued)*

The trustees have conducted their own review of the major risks to which the charity is exposed, where at unacceptable levels, have taken steps to mitigate those risks. The procedures are periodically reviewed to ensure that they still meet the needs of the charity. The principle risks facing the charity and a summary of the key mitigation actions, are noted below.

Risk: Partnerships breaking up

Mitigating Actions:

- Seeking to work with organisations and individuals with shared values
- Establishing clear partnership agreements from the outset
- Effectively servicing partnerships with regular meetings and communication, regularly reviewing and evaluating progress.

Risk: Staff malpractice/ a safeguarding failure

Mitigating Actions:

- Implementing recruitment policies and controls for staff/ volunteers with appropriate DBS checks
- Regular provision of safeguarding training for all staff and volunteers
- Effective supervision procedures
- Effective risk assessment systems in place

Risk: A major property incident

Mitigating Actions:

- Implementation of ongoing property checks

Risk: Loss of key personnel

Mitigating Actions:

- Regular appraisals & team meetings
- Team development activities
- Quality continuing professional development opportunities

Risk: Reduction in clients / service users

Mitigating Actions:

- Development of activities and community projects to attract new members

Risk: Loss of funding for projects

Mitigating Actions:

- Diversify funding streams
- Generate own income
- Boost public donations

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Objectives and activities

Purposes and aims

The aims and objects of the charity are:

- To advance the education of the public primarily but not exclusively of women members of ethnic minority communities
- To relieve poverty and distress arising from financial hardship and/or physical and/or mental suffering
- The promotion of equality and diversity for the public benefit, in particular, but not exclusively, in Wales by:

(i) Developing the capacity and the skills primarily but not exclusively, of women members of ethnic minority communities in such a way that they are better able to identify and help meet their needs and appropriate more fully in society

(ii) Raising awareness of their social and religious needs.

Strategic Position

Vision

The structural inequality that holds back women from diverse communities in Wales is reversed, they and their families realise their full potential and make a positive and welcomed contribution to Welsh society.

Mission

To offer holistic services in a safe space that empower women from diverse communities and their families, enhances their lives and ensure their voices are heard across Wales in order to improve policy and practice to respond to their needs.

Aim

To maximise the participation of women from diverse communities and their families, including those who are Refugee, or Asylum Seekers or from other disadvantaged backgrounds, in opportunities that bring together people from diverse backgrounds to learn together, support each other, shape and influence policy and services and promote greater understanding of and integration into Welsh life.

Volunteers

While employing a number of full time staff, the charity also has numerous volunteer helpers who are responsible for the support of many activities. It is not possible to place a monetary value on the contribution made by volunteers nor are figures available that show how many hours of service they provide.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Achievements and performance

The trustees have the pleasure in presenting their report and the audited financial statements for the company for the year ended 31st March 2023. Our track record spans 21 years of successful service delivery by and for diverse minority ethnic women.

Women Connect First had yet another successful year with many highlights and a few challenges as we navigated through the post pandemic impact and the growing cost of living crisis on local communities here in Wales. Thanks to the resilience, dedication and innovation of our staff, volunteers, trustees we were able to adapt and deliver culturally appropriate, bespoke and tailored services to address the needs of the diverse minority ethnic communities in South Wales and steadily grow from strength to strength and expand our service provision.

This financial year has been a very busy challenging one for third sector organisations due to the impact of the Cost of Living Crisis, Inflation and post pandemic constraints which have caused a very highly competitive funding environment whilst the demand on services multiplied. Women Connect First have weathered this funding crisis within the sector with our financial and strategic planning which has been executed to secure grants from major funding bodies and resulted in an expansion of our services in year. This included: Winter Warm Hubs, Energy Advice, Mental health & support services, Carbon Monoxide awareness, Policy and Influencing as well as Climate Change focused work. This new work took place alongside our other regular frontline services of Advice & Advocacy, Children & young people services, health & well-being services and services for older women.

On behalf of the Trustees, Staff, Volunteers, beneficiaries and the communities we serve we like to thank our funders for providing us with the support and resources that make it possible for the charity to provide essential services as well adapt & respond to new areas of need and serve some of the most disadvantaged and vulnerable women from diverse ethnicities and their families in South Wales.

FUNDERS

We delivered around 17 large, medium to small projects supported by a diverse range of funders. During the financial year 2022-23 our funders were: Welsh Government, The National Lottery Community Fund for Wales, Lloyds Bank Foundation for England & Wales, Heritage Lottery, BBC Children in Need, Paul Hamlyn Foundation, Tudor Trust, ROSA, Cardiff Council, Charities Aid Foundation (CAF), Zurich Community Trust, C3SC HAU Third Sector Fund, National Grid, Wales and West Utilities and WCVA.

ACTIVITIES & ACHIEVEMENTS

This year we witnessed a 50% increase in the number of women we supported. Throughout our work the voice of our beneficiaries and volunteers are an ever-increasing part in planning, developing and delivering our services, in spite of the current cost of living & funding crisis we have been able to maintain a highly effective and efficient support programs at a time of increasing pressure on public funding. Highlights include:

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Volunteers continued to make an enormous contribution with women helping in a range of services including the World Café, administration, health and wellbeing sessions.

Advice & Advocacy service to include Advice on Housing & Homelessness, Energy Advice, Finance and Benefits. This year we have particularly seen the expansion and greater influx in the number of women & families accessing this service due to the cost of living crisis and the growing inflation have supported around 330 women and provided over 500 advice sessions.

Children & Young People services grew in numbers and provision carried on offering Afterschool clubs to young children in Riverside, Butetown, and ARC (Adamsdown, Roath and Cathays) areas of Cardiff as well as our Girls Group and a tailored Summer of Fun programme was delivered during the Summer of 2022 as well as Home Work clubs in Keystage 3 & GCSE Maths & Science. One of the highlights for our Girls Group this year was the Climate Change Focused Duke of Edinburgh Award initiative through the heritage Lottery funded Green Connect Project. During the year we engaged around 250 children and young people.

Creche provision: We continued to provide childcare for mothers accessing ESOL and other project services within our premises.

Health and well-being projects expanded our service provision to different areas of Cardiff with a high number of women, young girls and children engaging into physical activities, well-being, sports activities, and taster sessions from diverse communities provided by the following projects:

- **Healthy Body Healthy Mind project:** Our 4-year HBHM project funded by the Healthy & Active Fund came to an end in March 2023. It actively engaged Black, Asian and other ethnic minority women and their families in Cardiff and surrounding areas in physical activity and healthy lifestyles to improve their health and well-being. During its lifetime the HBHM project exceeded its targets and successfully engaged 490 women.
- **Well-being Champions Project** funded by ROSA Smallwood Trust
- **Sports4All project** funded by Welsh Government Anti-Racist Wales Culture, Heritage and Sport Grant, ARWAP
- **Together We Can Thrive project** providing bespoke services on Mental health & Well-being to include culturally appropriate counselling sessions and engaged around 140 women.

The projects engaged around 350 women, young girls and children into different sport, physical activity, well-being, and holiday taster sessions.

Our **Older People Services** continued through the Golden Years Lets Age Well and Chances 4 Change projects, giving access to bespoke and tailored services to over 300 older women from diverse ethnicities in ESOL, IT & computers, spoken English, book clubs, physical activities such as chair yoga, Tai chi, Pilates, socialising activities to include a Friday café, trips, picnics in different areas of Cardiff, library visits, cultural celebrations, befriending and volunteering support. The voices of the older women were also captured via different consultations with various policy makers and participation in different surveys on issues that affect older minority ethnic communities.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

World Café: continued to offer weekly meals at Neville Street to our beneficiaries and the public and to host consultations and visitors including funders, MPs, AMs, Ministers and councilors. The café provides volunteering & training opportunities to women.

This year we have actively worked on the Period Dignity and Period Poverty campaigns and worked closely with Welsh Government on the Period Dignity Action Plan consultation and campaign. Our office is now a registered free period products provider to the communities we serve, and we are ensuring that period products are available to young girls and women within our communities. During the year, the service was accessed by 179 people, and we distributed over 500 period packs.

Policy & influencing work remained at the core of our functions, and we contributed extensively into a number of consultations to include the Period Proud Wales Action Plan, Child Poverty, Housing & Homelessness, Older People's and Child Poverty Strategies. We facilitated a high number of consultations and hosted a number of key policy influencers within our Friday café to ensure the voices of grassroots women, older women and young people from diverse communities were heard. CEO & Senior Management attended a number of strategic forums and ministerial meetings to represent the voices of diverse communities.

Partnerships

We would not be able to undertake our work without the support and collaboration of our many partners in the third, statutory and private sectors. In the year, they included (and this is not an exhaustive list) Cardiff and Vale University Health Board, Cardiff Council, Public Health Wales, Pedal Power, BAWSO, CAB, Asylum Justice, Maindy, Channel View and Penylan Leisure Centres, community centres such as South Riverside Community Development Centre, Grangetown Pavilion, Butetown Community Centre, Chapter Arts Centre, the Minority Ethnic Communities Health Fair network, Black Swim Association, Mount Stuart Primary School, OVO bikes, to name a few.

Trustees and Governance

Two longstanding trustees retired towards the end of the financial year.

Annual trustee and staff away days took place for strategic planning in June and October 2022 facilitated by an external consultant and resulting in reports with recommendations.

The Finance Sub Committee continued to meet and a Human Resources Sub Committee was established.

CEO Retirement

Towards the end of the year, our CEO Mrs Maria Costanza Mesa confirmed her retirement in April 2023. We wish her happy and quality time with family and thank her for all her dedication and hard work over the last 8 years she served the charity.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

FUTURE PLANS

Women Connect First will be moving towards a new phase a looking forward to another successful year.

They include strengthening our trustee board and establishing new strategic leadership for the organisation. We look forward to starting new projects such as the Lottery funded three-year project, Diverse Voices on Climate Change. We will continue to identify community needs and work with our beneficiaries and partners to tailor our services accordingly.

A huge Thank you to our funders, supporters, service users, staff, volunteers and trustees.

Financial review

The charity's total income for the year amounted to £611,059 (2022: £672,102). The restricted incoming resources for the year of £504,103 consists of grant income received. Any unspent revenue income is carried forward to next year, as of 31st March 2023 restricted reserves were £102,863. The total unrestricted funds at the year-end represent the charity's free reserves and amounted to £316,471.

Reserves policy

In the trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future. The trustees propose to maintain the charity's reserves level which is at least equivalent to six months operational expenditure and will do so having regards to its manner of operation of likely funding systems.

The trustees will review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their regular monthly meetings.

Going concern

Having considered budgets for the next twelve months, the Trustees are confident that the Charity will continue to meet its liabilities as they fall due for the foreseeable future and consider that there are no material uncertainties about its ability to continue as a going concern. It is therefore considered appropriate by the Trustees to prepare the financial statements on a going concern basis.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 20-11-2023 and signed on behalf of the board of trustees by:



Chairperson

Women Connect First

Company Limited by Guarantee

Independent Examiner's Report to the Members of Women Connect First

Year ended 31 March 2023

I report on the accounts of the charity for the year ended 31 March 2023 set out on pages 11 to 20.

Respective Responsibilities of Trustees and Examiner

The charity's trustees (who are also directors of Women Connect First for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a 'true and fair view'.

Independent Examiners Statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 386 of the Companies Act 2006); and
 - accounts are prepared which agree with the accounting records, and comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
- or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date

20. 11. 2023

Philip M Harris FCA
Independent Examiner
Gordon Down Accountants
Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

Women Connect First
Company Limited by Guarantee
Statement of Financial Activities
Year ended 31 March 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	Endowment funds £	Total 2023 £	Total 2022 £
Incoming Resources						
Donations	5	3,423	504,103	-	507,525	601,239
Charitable Activities	6	103,467	-	-	103,467	70,857
Investment Income	7	66	-	-	66	6
Total Income and Endowments		106,956	504,103		611,059	672,102
Expenditure on:						
Charitable Activities	8	49,367	590,651	-	640,018	526,540
Total Expenditure		49,367	590,651		640,018	526,540
Net income/(expenditure) for the year		57,590	(86,549)		(28,959)	145,563
Funds brought forward		258,882	189,412	200,000	648,294	502,731
Funds carried forward		316,471	102,863	200,000	619,335	648,294

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

Women Connect First
Company Limited by Guarantee
Statement of Financial Position
Year ended 31 March 2023

STATEMENT OF FINANCIAL POSITION

		2023		2022	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fixed Assets					
Tangible Assets	13		296,678		297,310
Current Assets					
Debtors	14	96,747		38,300	
Cash at Bank and in Hand	18	<u>275,062</u>		<u>346,451</u>	
		371,809		384,751	
Creditors: Amounts falling due within one year	15	<u>49,152</u>		<u>33,767</u>	
Net current assets			322,657		350,984
Net assets			<u><u>619,335</u></u>		<u><u>648,294</u></u>
Funds					
Endowment Fund			200,000		200,000
Restricted funds	16		102,863		189,412
Unrestricted funds	16		316,471		258,882
			<u><u>619,335</u></u>		<u><u>648,294</u></u>

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the Act with respect to accounting records and for the preparation of accounts.

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

These financial statements were approved by the board of trustees and authorised for issue on 20-11-2023 and are signed on behalf of the board by:



Chairperson

Women Connect First
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 March 2023

STATEMENT OF CASH FLOWS

	Total	Total
	2023	2022
	£	£
Cash flows from operating activities		
Net Income	(29,025)	145,557
<i>Adjustments for:</i>		
Depreciation for tangible fixed assets	632	948
<i>Changes in:</i>		
Trade and other debtors	(58,447)	(3,075)
Trade and other creditors	<u>15,385</u>	<u>(11,390)</u>
Cash generated from operations	(71,456)	132,040
Interest received	<u>66</u>	<u>6</u>
Net cash from operating activities	<u><u>(71,390)</u></u>	<u><u>132,046</u></u>
Net increase in cash and cash equivalents	(71,390)	132,046
Cash and cash equivalents at beginning of year	<u>346,451</u>	<u>214,405</u>
Cash and cash equivalents at end of year	<u><u>275,063</u></u>	<u><u>346,451</u></u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2023

1 General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Neville Street, Riverside, Cardiff, CF11 6LP.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities.

A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	25% reducing balance
Equipment	-	33% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument. Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period to which it relates.

3. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members in the event of the company being liquidated is limited to £1.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2023

5 Grants received	Unrestricted	Restricted	2023	2022
	Funds	Funds	Total	Total
	£	£	£	£
Children in Need	-	500	500	9,013
CAF Resilience Fund Phase 2	-	37,920	37,920	93,761
Cardiff Council - Period Poverty	-	2,000	2,000	1,800
Cardiff Council - Summer of Fun	-	5,000	5,000	-
Cardiff Council - Summer of Smiles	-	-	-	7,000
Cardiff Council - Winter of Well-being	-	-	-	12,500
Cardiff Third Sector Council - Café	-	5,000	5,000	5,000
Cardiff Third Sector Council - Homework Club	-	3,000	3,000	5,000
Lloyds Bank Foundation	-	27,250	27,250	24,746
National Grid - Community Matters Fund	-	10,000	10,000	-
Older People's Commissioner for Wales	-	3,000	3,000	-
Paul Hamlyn Foundation - Different Voice, Different View	-	47,000	47,000	46,000
Rosa - Voices from the Frontline	-	7,000	7,000	-
Smallwood Trust and the Women Thrive Fund	-	7,112	7,112	48,052
The Co-operative Store	-	-	-	2,742
The National Lottery Community Fund - Awards For All	-	10,000	10,000	8,499
The National Heritage Memorial Fund	-	-	-	30,000
Third Sector ICF Capital Investment Fund 2021	-	-	-	9,151
Tudor Trust	-	40,000	40,000	40,000
Wales & West Utilities - Carbon Monoxide Vulnerability	-	11,745	11,745	-
WCVA Voluntary Services Recovery Fund	-	5,979	5,979	62,883
Welsh Government Child Poverty	-	4,995	4,995	-
Welsh Government Equality & Inclusion Programme	-	13,883	13,883	-
Welsh Government Healthy and Active Fund	-	74,999	74,999	75,000
Welsh Government - Period Dignity Strategic Action Plan	-	9,999	9,999	10,000
Welsh Government Race Equality Action Plan	-	-	-	14,997
Welsh Government Sports4All Grant	-	24,910	24,910	-
Welsh Government Sustainable Social Services Third Sector	-	85,468	85,468	82,719
South Riverside Community Development Centre	-	-	-	16,957
Zurich Community Trust	-	17,500	17,500	16,957
	-	454,260	454,260	622,776
Charitable Activities	Unrestricted	Restricted	2023	2022
	Funds	Funds	Total	Total
	£	£	£	£
6 Other income	103,467	-	103,467	70,857
	103,467	-	103,467	70,857
	£	£	£	£
7 Investment income	66	-	66	6

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2023

8 Expenditure on charitable activities

	Unrestricted	Restricted	2023 Total	2022 Total
ESOL teacher	-	6,046	6,046	5,814
Board expenses	-	-	-	79
Activity costs	9	40,577	40,585	32,815
Staff and volunteer training	163	7,376	7,539	4,625
Staff & volunteer recruitment	3,425	14,549	17,974	9,597
Publicity & networking	-	1,831	1,831	1,029
Staff travel	5	1,099	1,103	807
IT costs	745	4,009	4,754	4,710
Project evaluation	-	17,210	17,210	6,915
Project overheads	-	14,778	14,778	7,130
Rates	1,094	-	1,094	987
Broadband	246	425	671	547
Telephone	3,978	6,895	10,873	6,550
Repairs and maintenance	12,271	3,225	15,496	5,630
Light & heat	4,795	-	4,795	2,996
Printing stationery and postage	2,865	947	3,813	3,398
Sundries	775	112	887	642
Insurance	1,665	-	1,665	1,362
Equipment costs	2,825	931	3,755	9,708
Volunteer expenses	250	4,219	4,469	14,125
Childcare	1,420	11,411	12,831	17,639
Consultants	2,836	15,278	18,114	29,398
Accounting and legal	4,203	420	4,623	1,853
Interpreting and translations	-	731	731	243
IT Class	-	3,996	3,996	3,888
Management fees	-	55,368	55,368	33,094
Maths tutor	-	-	-	558
Motor expenses	1,157	-	1,157	2,837
Wages	4,010	352,456	356,467	305,756
Room hire	-	26,462	26,462	10,863
Sponsorship	-	300	300	0
Depreciation	632	-	632	948
	<u>49,367</u>	<u>590,651</u>	<u>640,018</u>	<u>526,540</u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2023

9 Net incoming resources for the year

Net incoming resources are stated after charging:

	2023 Total £	2022 Total £
Depreciation	<u>632</u>	<u>948</u>

10 Staff Costs

The total staff costs and employee benefits are analysed as follows:

	2023 £	2022 £
Wages and Salaries	315,674	280,554
Social Security costs	24,915	15,195
Employer contributions to pension plans	15,878	12,971
	<u>356,467</u>	<u>308,721</u>

The average head count of employees during the year was 14 (2022: 18). The average number of full time equivalent employees during the year is analysed as follows:

	2023	2022
Number of staff	<u>17</u>	<u>17</u>
Full time equivalent	<u>12</u>	<u>11</u>

11 Key Management Personnel

The total compensation paid to key management personnel for services provided to the charity amounted to £167,523 (2022: £143,906)

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. In the light of the continuing development of the management team and the sharing of management responsibilities the trustees have concluded that the statement of compensation paid to key management personnel should include the whole senior management team.

12 Trustee remuneration and expenses

Payments of £2,500 and £1,500 for consultancy services provided to the charity were made to Mela Cymru, a company in which a trustee has an interest.

A then serving trustee was related to an employee.

No other remuneration or other benefits of employment with the charity or a related entity were received by the trustees.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2023

13	Tangible Fixed Assets	Land & Buildings	Fixtures & Fittings	Total
	Cost	£	£	£
	At 1 April 2022	295,415	17,346	312,761
	Additions	-	-	-
	At 31 March 2023	<u>295,415</u>	<u>17,346</u>	<u>312,761</u>
	Depreciation			
	At 1 April 2022	-	15,451	15,451
	Charge for the year	-	632	632
	At 31 March 2023	<u>-</u>	<u>16,083</u>	<u>16,083</u>
	Net Book Value			
	At 31 March 2023	<u>295,415</u>	<u>1,263</u>	<u>296,678</u>
	At 31 March 2022	<u>295,415</u>	<u>1,895</u>	<u>297,310</u>
14	Debtors		2023	2022
			£	£
	Trade debtors		10,190	1,170
	Prepayments and accrued income		86,557	37,131
			<u>96,747</u>	<u>38,300</u>
15	Creditors: amounts falling due within one year		2023	2022
			£	£
	Trade creditors		27,057	9,623
	Accruals and deferred income		8,214	18,726
	Social security and other taxes		13,881	5,418
			<u>49,152</u>	<u>33,767</u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2023

16 Analysis of charitable funds	At 1 April 2022	Income £	Expenditure £	At 31 March 2023
Unrestricted funds				
General funds	<u>258,882</u>	<u>106,956</u>	<u>49,367</u>	<u>316,471</u>
Restricted funds				
Children in Need	9,013	500	9,513	0
CAF Resilience Fund Phase 2	75,232	37,920	113,153	0
Cardiff Council - Period Poverty	0	2,000	786	1,214
Cardiff Council - Summer of Fun	0	5,000	5,000	0
Cardiff Third Sector Council - Homework Club	0	3,000	673	2,327
Lloyds Bank Foundation for England & Wales	10,310	27,250	17,778	19,782
National Grid - Community Matters Fund	0	10,000	10,000	0
Older People's Commissioner for Wales	0	3,000	3,000	0
Paul Hamlyn Foundation	11,500	47,000	28,476	30,024
Rosa - Voices from the Frontline	0	7,000	0	7,000
Smallwood Trust and the Women Thrive Fund	29,654	0	29,654	0
The National Lottery Community Fund - Awards for All	0	10,000	9,423	577
Techniquist	1,500	0	1,500	0
The National Heritage Memorial Fund	20,549	23,213	43,762	0
Tudor Trust	29,965	40,000	39,965	30,000
Wales & West Utilities - Carbon Monoxide Vulnerability	0	15,283	15,283	0
WCVA Voluntary Services Recovery Fund	0	5,979	5,979	0
Welsh Government Child Poverty	0	4,995	4,995	0
Welsh Government Equality & Inclusion Programme	0	27,766	27,766	0
Welsh Government - Healthy & Active Fund	0	74,999	74,999	0
Welsh Government Sports4All Grant	0	48,201	48,201	0
Welsh Government - Sustainable Social Services Third Sector	0	86,385	86,385	0
South Riverside Community Development Centre	1,689	7,112	8,802	0
Zurich Community Trust	0	17,500	5,559	11,941
	<u>189,412</u>	<u>504,103</u>	<u>590,651</u>	<u>102,864</u>
17 Analysis of net assets between funds	General Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
Tangible fixed assets	96,678		200,000	296,678
Current assets	268,945	102,863		371,809
Creditors - less than one year	(49,152)			(49,152)
	<u>316,472</u>	<u>102,863</u>	<u>200,000</u>	<u>619,335</u>
18 Analysis of changes in cash and cash equivalents		At 1 April 2022 £	Cash flows £	31 March 2023 £
Cash at bank		<u>346,451</u>	<u>(71,389)</u>	<u>275,063</u>

WOMEN CONNECT FIRST

England & Wales - Charity number 1110834

Accounts

COMPANY REGISTRATION NUMBER: 4715832

CHARITY REGISTRATION NUMBER: 1110834

Women Connect First
Company Limited by Guarantee
Financial Statements
31 March 2022

GORDON DOWN ACCOUNTANTS

Chartered accountant & statutory auditor

Temple Court

13a Cathedral Road

Cardiff

CF11 9HA

Women Connect First
Company Limited by Guarantee
Financial Statements
Year ended 31 March 2022

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Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2022.

Reference and administrative details

Registered charity name	Women Connect First
Charity registration number	1110834
Company registration number	4715832
Principal office and registered office	7 Neville Street Riverside Cardiff CF11 6LP

The trustees

Rajma Begum
Margaret McLaughlin
Justna Muhith
Gwendolin Chi Ngum
Areatha Comanescu – until 21 04 2022
Kyriaki Tsioni – until 03 11 2021
Isabel Robledo – until 31 12 2021
Daxa Varsani
Aisha Ali – appointed 24 11 2021
Shavanah Taj – appointed 24 11 2021

Accountant	Gordon Down Accountants Temple Court 13a Cathedral Road Cardiff CF11 9HA
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Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 28 March 2003 and registered as a charity on 11 August 2005. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company and it governed under its Articles of Association.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Structure, governance and management *(continued)*

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Board. Under the requirements of the Memorandum and Articles of Association, the members of the Management Board are elected to serve for a period of 3 years after which they must be re-elected at the next Annual General Meeting.

All members of the Management Committee give their time voluntarily and received no benefits from the charity.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. They are also regularly invited to take part in team-building and staff development days and other Women Connect First events.

Additionally, new trustees are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are jointly led by the Chair of the Management Committee and the Director of the charity and cover:

- The obligations of Management Committee members
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Resourcing and the current financial position as set out in the latest published accounts
- Future plans and objectives.

Organisational structure

The Charity is governed by its Trustees, who meet regularly to review reports presented to them by the administrative team which is entrusted with the implementation of the Trustees' decisions. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Operational Manager, who has the responsibility for the day to day operational management of staff, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

Key management remuneration

The board of Trustees together with key staff members are considered to be the key management personnel of the Charity. Details of payments to/from Trustees are disclosed in note 12 to the accounts. Payments to key management personnel are given in note 11. The level of payment made to all key management personnel is reviewed annually by the Trustees.

Risk Management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. 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. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Structure, governance and management *(continued)*

The trustees have conducted their own review of the major risks to which the charity is exposed, where at unacceptable levels, haven taken steps to mitigate those risks. The procedures are periodically reviewed to ensure that they still meet the needs of the charity. The principle risks facing the charity and a summary of the key mitigation actions, are noted below.

Risk: Partnerships breaking up

Mitigating Actions:

- Seeking to work with organisations and individuals with shared values
- Establishing clear partnership agreements from the outset
- Effectively servicing partnerships with regular meetings and communication, regularly reviewing and evaluating progress.

Risk: Staff malpractice/ a safeguarding failure

Mitigating Actions:

- Implementing recruitment policies and controls for staff/ volunteers with appropriate DBS checks
- Regular provision of safeguarding training for all staff and volunteers
- Effective supervision procedures
- Effective risk assessment systems in place

Risk: A major property incident

Mitigating Actions:

- Implementation of ongoing property checks

Risk: Loss of key personnel

Mitigating Actions:

- Regular appraisals & team meetings
- Team development activities
- Quality continuing professional development opportunities

Risk: Reduction in clients / service users

Mitigating Actions:

- Development of activities and community projects to attract new members

Risk: Loss of funding for projects

Mitigating Actions:

- Diversify funding streams
- Generate own income
- Boost public donations

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Objectives and activities

Purposes and aims

The aims and objects of the charity are:

- To advance the education of the public primarily but not exclusively of women members of ethnic minority communities
- To relieve poverty and distress arising from financial hardship and/or physical and/or mental suffering
- The promotion of equality and diversity for the public benefit, in particular, but not exclusively, in Wales by:
 - (i) Developing the capacity and the skills primarily but not exclusively, of women members of ethnic minority communities in such a way that they are better able to identify and help meet their needs and appropriate more fully in society
 - (ii) Raising awareness of their social and religious needs.

Volunteers

While employing a number of full time staff, the charity also has numerous volunteer helpers who are responsible for the support of many activities. It is not possible to place a monetary value on the contribution made by volunteers nor are figures available that show how many hours of service they provide.

Achievements and performance

On behalf of the Trustees and Staff, we would like to thank our funders and volunteers for providing us with the support and resources that make it possible to provide these most essential services to some of the most disadvantaged and vulnerable black and minority ethnic women and their families in South Wales. Over the years we have supported many thousands of women who have been in need of practical and emotional support for many reasons, including discrimination, isolation because of societal, economic and cultural barriers.

This year has been an extraordinary year for Women Connect First. Coronavirus continued to be the main factor that we needed to contend with. We saw lockdowns, tier systems and many other ways of trying to control the virus. We had to be flexible in delivering our activities and services to ensure that the physical and mental health of our participants was paramount to the services we provided. This presented us with challenges we never imagined we would face in our lifetimes. We indeed saw the end of lockdowns and the beginning of a new cycle, learning to live with Covid.

Over the last year throughout our work, the voice of our beneficiaries and volunteers are an ever-increasing part in planning, developing and delivering our services. In spite of the current funding crisis, we have maintained highly effective and efficient support programmes at a time of increasing pressure on public funding. We have developed and maintained successful relationships with our funders and service providers.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

The socio-economic challenges facing our women include matters relating to family breakdown, educational failure, worklessness and dependency, problems with addiction, and serious personal debt. Some of the most pressing hardships faced by the women we support include discrimination and societal, economic and cultural barriers. Impacts include isolation, fear, poor health and well-being, poverty and low economic prospects for them and their families. Since the 2016 EU Referendum, Black, Asian and Ethnic Minority women, children and families in Wales have been hit with relentless troubling times. The challenges have, if anything been exacerbated since 2018. The UK government's 'hostile environment' and post Brexit have heightened insecurity and tension amongst all migrant communities. Ongoing public sector austerity continues to strain much needed public services.

The impact of the pandemic has been especially hard for the women we support. For example, lockdown was particularly difficult for many of our mums as they are lone parents, with English as a second language. Some are asylum seekers or refugees, without family and community networks and many of our children are feeling insecure and lagging behind in language, learning and socialising. Through our extensive engagement sessions with women, over the last 3 years we have also come to recognise the dire extent of maternal and infant birth outcomes in Wales. In Wales, the Black Lives Matter movement has been a catalyst for re-examining how ethnicity affects life chances and spurred many younger people to positive action but for others it has crystallised feelings of frustration and disillusion. The information and knowledge we have drawn has led to Women Connect First being instrumental in highlighting the ethnic disparities to local authority services and fully contributing to the Welsh Government Race Equality Action Plan.

Women Connect First has continued to run successful projects:

GOLDEN YEARS- LET'S AGE WELL

The total number of participants is 210 in total, with 150 actively involved in different activities, 45 advice work and the rest are happy with only regular chats over the phone. All these activities were delivered flexibly, sometimes face to face and many times online.

Basic Skills Sessions - ESOL beginners and advanced levels, book clubs, Club- 24 participants advanced level. Participants practice reading comprehension and discussion. We had creative IT and computer skills classes.

Community Integration and Social Events - Cultural celebrations included Eid Ramadan/Eid Al Adha/Diwali/Christmas and Chinese New Year. Mostly celebrated outdoors or in community centres.

Outdoor Activities - picnics were not only to get together and socialise but also to help the participants apply their learning from the fun-tastic sessions on using Google Maps to find their way to the location and to use bus timetables. Each picnic is planned at a different park in Cardiff to increase appreciation of the city.

Physical/Healthy Living Activities - Slow flow Yoga, Virtual Walking, Pilates and Tai Chi.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Know Your Rights and Needs' Programme - Seminars were arranged in partnership with the following service providers:

All You Need to Know About Older People's Benefits: delivered by Age Cymru

Group Consultation On Unpaid Care: delivered by Age Cymru

Menopause Cafe: delivered by Velindre

Later Life Planning (Importance of LPA): delivered by Age Cymru

Sight & Vision Awareness: delivered by Sight Cymru

Social Services and CVUH

General Arthritis, Food Safety Consultation, Diabetic Footcare, Arthritis Diet & Nutrition

Advice & Advocacy - Advocacy service was provided for 63 older participants, with an additional 14 individual family members which are not within the project's age range. The total number of different cases dealt with during the whole year reached 485 across the different issue areas; finances/benefits, family relations, utilities, housing, repairs, education, immigration/citizenship, emotional support/mental health, medical needs/disability, careers and other miscellaneous.

THE RAINBOW CRECHE

Our crèche has continued this year with 4 sessions a week. This included the childcare for ESOL students attending classes in the Centre. Other parents were also encouraged to book their children in, leaving them to enjoy 2.5 hours of play and learning at the cost of £5 per session.

We saw many of our participants after lockdown with their children feeling a bit unsecure of how to deal with the situation. Our women are some of the most disadvantaged women in our communities, living in very poor housing conditions and suffering from physical and mental health issues due to the situation as asylum seekers, refugees, lone parenting, low income, etc.

We cared for a total of 26 different children aged from 4 months to 5 years old using up 242 places in our crèche.

- 12 were from parents attending the ESOL class.
- 8 were paying for the sessions they accessed.
- 6 of parents attending other classes.

The activities are designed and planned to aid in the holistic development of the children and enhance their quality of learning preparing them for full-time school. Themes such as 'under the sea' where the children explored the life of sea creatures through stories, painting and other crafts. We also managed to plant and grow some tomatoes in the garden. The children enjoyed watering the plants but were not too happy to eat them.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Some of the children were born during 2020 lockdown; however, with these little ones, we have seen them develop and become more independent, they are catching up with their social and oratory skills that they were falling behind with. One ability that we needed to work on (and are still working on) with the children were their emotions as they need to learn about their own feelings as well as others and how to manage these. Teaching them to show respect and concern for the feelings of others, as most of these children had been the centre of attention during the lockdown period but now they find themselves having to learn to get along with others.

AFTER SCHOOL CLUBS AND SUMMER ACTIVITIES

After School Club activities were sustained by a patchwork of funding support during the year 2021-22, including support from Children in Need, the Lottery Covid BAME support grant administered by BAWSO, Awards for All Lottery funding and additional grants for children and young people's activities from Cardiff Council.

The emphasis for all the After-School Clubs, Girls Group and holiday activities was on rebuilding social skills and providing children with opportunities to interact and have fun as we emerged from the Covid pandemic. Provision was a mix of online, outdoor and a return to socially distanced indoor activities when circumstances allowed.

We ran after-school clubs in Riverside, Butetown, Adamsdown, Roath and Cathays. We ran 155 sessions in total with the participation of 343 children, offering a variety of outdoor activities including sports days, team games, nature trails, drumming, tie dye, outdoor photo booth, pizza party, mosaic, football, cricket, rounders and more. During these sessions children and young people grew more confident, became physically fitter and improved their communication skills

HEALTHY BODY HEALTHY MIND (HBHM)

The key achievements for HBHM in its third year have been the continued high numbers of beneficiaries. In this year, 258 participants were engaged, 155 of whom were new to the project. The project has engaged 395 participants. The project remains on course to exceed its overall end of project target for participant numbers, which following the extension of HAF funding for the project to a fourth year and a resulting increase in output targets, is now 490 ethnic minority women to be engaged by the end of that funding. This engagement was achieved despite the continued challenges of COVID and other problems that the project faced during the period.

93% of participants sampled reported that they had improved their physical health because of the project and 90% improved their mental well-being. 93% of respondents felt they now had more knowledge of the benefits of physical exercise, healthy eating and learning more about their health because of the project.

This is a holistic project that seeks to improve health and well-being through early intervention. Alongside sports and fitness activities, the project runs sessions to educate and increase understanding of healthy eating, to help participants make better choices and to promote the importance of physical activity, especially for those who currently do very little or no exercise, as well as the importance of health screening and proactive health prevention and well-being related activities to improve emotional and mental health.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

WELLBEING CHAMPIONS

This has been a great project to get women and young girls involved with physical activities. We have run new sessions which included Kickboxing, Pilates, HIIT (High Intensity Interval Training), Football, Ice Skating, Tennis and Art for Wellbeing sessions for BAME women and young girls. The Well-being Champions project have seen 91 Women & Children join the project between 2021-2022 and has been growing since.

The activities ran face to face at various local venues around Cardiff that were easily accessible for our beneficiaries. Sessions ran in 6 different venues which included Chapter Arts Centre (Canton), Grange Pavilion (Grangetown), Riverside Warehouse (Riverside), Sports Wales National Centre Tennis Courts (Pontcanna), Channel View Leisure Centre (Grangetown) and Ice Arena Wales (Cardiff Bay). The sessions were run with the help of partners such as Grange Pavilion, Cardiff Youth Services, Tennis Squad as well as many local instructors.

TOGETHER WE CAN THRIVE

Following the great success of the pilot project "Together We Can", we launched the "Together We Can Thrive" project from mid-March 2022 to continue promoting wellbeing and mental health of women from diverse communities. The aim of the project is to engage with and support BAME women and their families to address identified mental health issues experienced during the Covid pandemic. Activities were mostly face to face sessions and included Yoga, Tai chi, art for wellbeing, mental health seminars and workshops, crochet, trips plus others.

We look forward to helping BAME ladies and their families to overcome mental health, especially after the pandemic.

Food poverty and the cost of living crisis will no doubt increase as our service users will lose income from job losses and the cost of living continuing to increase excessively. Our concern is this may increase levels of family breakdown. We are in the early stages of discussions with other local third sector and statutory partner organisations to explore ways of supporting women and their families.

Over the last year we have taken immeasurable steps to raise the voices of the women of colour that has affected attitudes and funding from the Government and Local Authority.

- 1 With funding from Welsh Government, Women Connect first and MELA produced 2 reports which contributed to the 10 Year Anti-Racist Plan for Wales. A dialogue has been developed and established with different departments in Welsh Government, Public Health Wales, the Chief Nurse for Wales, Head of Midwifery Services, School of Midwives, the University Hospital for Wales, South Wales Police, the Independent Office for Police Complaints, and The Wales Race Forum. We are part of the Community Cohesion Forum in Cardiff and the Race Equality Task Group, working with the Mental Health team and the Older People's Commissioner advisory panel.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

- 2 We have developed many positive relationships with other third sector organisations and are working together to deliver more effective and efficient services.
- 3 We are leading in the development of a diverse women hub in partnership with other women organisations; BAWSO, Bangladeshi Women's Association, Hayaat Women's Trust, The Women Chat, United2change, Henna Foundation and Sisters Uncut.
- 4 Our CEO has fully contributed and taken part in the development of the 10-year Race Equality Strategy for an anti-racist Wales. Our women have participated in many consultations and deep-dive sessions to contribute with their lived experiences of discrimination and racism. We are perceived as change makers and influencing policy and service delivery in Wales.
- 5 Our local politicians and the First Minister visited our centre regularly to ensure that the realities of women of colour in Wales are reflected in their policies and practices.
- 6 We are continuously working on ensuring that the voices of those women who are most oppressed and isolated are heard. We challenge injustices and discrimination across the board and raise awareness of the realities that our women and families live.

Financial review

The charity's total income for the year amounted to £672,102 (2021: £631,300). The restricted incoming resources for the year of £600,819 consists of grant income received. Any unspent revenue income is carried forward to next year, as of 31st March 2022 restricted reserves were £189,412. The total unrestricted funds at the year-end represent the charity's free reserves and amounted to £258,882.

Reserves policy

In the trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future. The trustees propose to maintain the charity's reserves level which is at least equivalent to six months operational expenditure and will do so having regards to its manner of operation of likely funding systems.

The trustees will review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their regular monthly meetings.

Going concern

Having considered budgets for the next twelve months, the Trustees are confident that the Charity will continue to meet its liabilities as they fall due for the foreseeable future and consider that there are no material uncertainties about its ability to continue as a going concern. It is therefore considered appropriate by the Trustees to prepare the financial statements on a going concern basis.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on and signed on behalf of the board of trustees by:

Shavanah Taj
Chairperson

Women Connect First

Company Limited by Guarantee

Independent Examiner's Report to the Members of Women Connect First

Year ended 31 March 2022

I report on the accounts of the charity for the year ended 31 March 2022 set out on pages 11 to 20.

Respective Responsibilities of Trustees and Examiner

The charity's trustees (who are also directors of Women Connect First for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a 'true and fair view'.

Independent Examiners Statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 386 of the Companies Act 2006); and
 - accounts are prepared which agree with the accounting records, and comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitiesor
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed Date

Philip M Harris FCA
Independent Examiner
Gordon Down Accountants
Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

Women Connect First
Company Limited by Guarantee
Statement of Financial Activities
Year ended 31 March 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	Endowment funds £	Total 2022 £	Total 2021 £
Incoming Resources						
Donations	5	420	600,819	-	601,239	555,522
Charitable Activities	6	70,857	-	-	70,857	75,771
Investment Income	7	6	-	-	6	7
Total Income and Endowments		71,283	600,819		672,102	631,300
Expenditure on:						
Charitable Activities	8	41,914	484,625	-	526,540	571,279
Total Expenditure		41,914	484,625		526,540	571,279
Net income/(expenditure) for the year		29,369	116,194		145,563	60,021
Funds brought forward		229,513	73,218	200,000	502,731	442,710
Funds carried forward		258,882	189,412	200,000	648,294	502,731

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

Women Connect First
Company Limited by Guarantee
Statement of Financial Position
Year ended 31 March 2022

STATEMENT OF FINANCIAL POSITION

		2022		2021	
		£	£	£	£
Fixed Assets					
Tangible Assets	13		297,310		298,258
Current Assets					
Debtors	14	38,300		35,225	
Cash at Bank and in Hand	18	<u>346,451</u>		<u>214,405</u>	
			384,751		249,630
Creditors: Amounts falling due within one year	15	<u>33,767</u>		<u>45,157</u>	
Net current assets			350,984		204,473
Net assets			<u>648,294</u>		<u>502,731</u>
Funds					
Endowment Fund			200,000		200,000
Restricted funds	16		189,412		73,218
Unrestricted funds	16		258,882		229,513
			<u>648,294</u>		<u>502,731</u>

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the Act with respect to accounting records and for the preparation of accounts.

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

These financial statements were approved by the board of trustees and authorised for issue on _____ and
are signed on behalf of the board by:

Shavanah Taj
Chairperson

**Women Connect First
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 March 2022**

STATEMENT OF CASH FLOWS

	Total	Total
	2022	2021
	£	£
Cash flows from operating activities		
Net Income	145,557	60,014
<i>Adjustments for:</i>		
Depreciation for tangible fixed assets	948	947
<i>Changes in:</i>		
Trade and other debtors	(3,075)	(17,723)
Trade and other creditors	<u>(11,390)</u>	<u>7,383</u>
Cash generated from operations	132,040	50,621
Interest received	<u>6</u>	<u>7</u>
Net cash from operating activities	<u><u>132,046</u></u>	<u><u>50,628</u></u>
Net increase in cash and cash equivalents	132,046	50,628
Cash and cash equivalents at beginning of year	<u>214,405</u>	<u>163,777</u>
Cash and cash equivalents at end of year	<u><u>346,451</u></u>	<u><u>214,405</u></u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2022

1 General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Neville Street, Riverside, Cardiff, CF11 6LP.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities.

A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	25% reducing balance
Equipment	-	33% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument. Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period to which it relates.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

4 Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members in the event of the company being liquidated is limited to £1.

5 Grants received	Unrestricted	Restricted	2022	2021
	Funds	Funds	Total	Total
	£	£	£	£
BAWSO	-	-	-	20,000
Community Foundation Wales Covid Support	-	-	-	10,000
Children in Need	-	9,013	9,013	10,777
CAF Resilience Fund Phase 2	-	93,761	93,761	-
Cardiff Council - Period Poverty	-	1,800	1,800	-
Cardiff Council - Summer of Smiles	-	7,000	7,000	-
Cardiff Council - Winter of Well-being	-	12,500	12,500	-
Cardiff Third Sector Council (C3SC)	-	5,000	5,000	-
Lloyds Bank Foundation	-	24,746	24,746	29,570
Mind Coronavirus Mental Health Response Fund	-	-	-	49,427
Paul Hamlyn Foundation	-	-	-	20,000
Paul Hamlyn Foundation - Different Voice, Different View	-	46,000	46,000	-
Smallwood Trust and the Women Thrive Fund	-	48,052	48,052	-
The Co-operative Store	-	2,742	2,742	260
The Diversity Project Charity	-	-	-	2,700
The National Lottery Community Fund - Awards For All	-	8,499	8,499	9,937
Techniquist	-	-	-	1,500
The National Heritage Memorial Fund	-	30,000	30,000	-
Third Sector ICF Capital Investment Fund 2021	-	9,151	9,151	-
Tudor Trust	-	40,000	40,000	45,800
WCVA Voluntary Services Recovery Fund	-	62,883	62,883	63,650
Welsh Government Hate Crime Minority Communities	-	-	-	39,930
Welsh Government Healthy and Active Fund	-	75,000	75,000	148,891
Welsh Government - Period Dignity Strategic Action Plan	-	10,000	10,000	-
Welsh Government Race Equality Action Plan	-	14,997	14,997	5,000
Welsh Government Sustainable Social Services Third Sector	-	82,719	82,719	80,990
South Riverside Community Development Centre	-	16,957	16,957	17,090
	-	600,819	600,819	555,522
Charitable Activities	Unrestricted Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£
6 Other income	70,857	-	70,857	75,771
	70,857	-	70,857	75,771
	£	£	£	£
7 Investment income	6	-	6	7

Women Connect First
Company Limited by Guarantee
Notes to the Financial Statements (continued)
Year ended 31 March 2022

8 Expenditure on charitable activities

	Unrestricted	Restricted	2022 Total	2021 Total
ESOL teacher	-	5,814	5,814	4,383
Bad debts	-	-	-	985
Bank charges	-	-	-	10
Board expenses	-	79	79	211
Activity costs	-	32,815	32,815	54,779
Staff and volunteer training	-	4,625	4,625	2,836
Staff & volunteer recruitment	-	9,597	9,597	572
Publicity & networking	-	1,029	1,029	6
Staff travel	-	807	807	3,209
IT costs	742	3,969	4,710	20,793
Project evaluation	-	6,915	6,915	6,188
Project overheads	-	7,130	7,130	3,917
Rates	987	-	987	690
Broadband	547	-	547	333
Telephone	2,078	4,473	6,550	10,552
Repairs and maintenance	2,490	3,140	5,630	7,068
Light & heat	2,996	-	2,996	1,948
Printing stationery and postage	2,198	1,200	3,398	3,736
Sundries	292	350	642	229
Insurance	1,362	-	1,362	714
Equipment costs	369	9,339	9,708	13,169
Volunteer expenses	-	14,125	14,125	19,184
Childcare	5,319	12,320	17,639	14,808
Consultants	3,926	25,473	29,398	37,087
Accounting and legal	1,853	-	1,853	1,853
Interpreting and translations	-	243	243	512
IT Class	-	3,888	3,888	3,435
Management fees	-	33,094	33,094	47,310
Maths tutor	-	558	558	765
Motor expenses	697	2,140	2,837	8,351
Wages	15,113	290,643	305,756	293,598
Room hire	-	10,863	10,863	6,301
Sponsorship	-	-	-	800
Depreciation	948	-	948	947
	<u>41,914</u>	<u>484,625</u>	<u>526,540</u>	<u>571,279</u>

Women Connect First
Company Limited by Guarantee
Notes to the Financial Statements (continued)
Year ended 31 March 2022

9 Net incoming resources for the year

Net incoming resources are stated after charging:

	2022	2021
	Total	Total
	£	£
Depreciation	<u>948</u>	<u>947</u>

10 Staff Costs

The total staff costs and employee benefits are analysed as follows:

	2022	2021
	£	£
Wages and Salaries	280,554	265,427
Social Security costs	15,195	15,065
Employer contributions to pension plans	12,971	10,139
	<u>308,721</u>	<u>290,631</u>

The average head count of employees during the year was 18 (2021: 15). The average number of full time equivalent employees during the year is analysed as follows:

	2022	2021
Number of staff	<u>17</u>	<u>19</u>
Full time equivalent	<u>11</u>	<u>13</u>

11 Key Management Personnel

The total compensation paid to key management personnel for services provided to the charity amounted to £143,905.87 (£2021: £44,312)

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The amount shown for the previous year relates only to the chief head of the department, but in the light of the continuing development of the management team and the sharing of management responsibilities the trustees have concluded that the statement of compensation paid to key management personnel should now include the whole senior management team.

12 Trustee remuneration and expenses

No remuneration or other benefits of employment with the charity or a related entity were received by the trustees.

Women Connect First
Company Limited by Guarantee
Notes to the Financial Statements (continued)
Year ended 31 March 2022

13 Tangible Fixed Assets	Land & Buildings	Fixtures & Fittings	TOTAL
Cost	£	£	£
At 1 April 2021	295,415	17,346	312,761
Additions	-	-	-
At 31 March 2022	<u>295,415</u>	<u>17,346</u>	<u>312,761</u>
Depreciation			
At 1 April 2021	-	14,503	14,503
Charge for the year	-	948	948
At 31 March 2022	<u>-</u>	<u>15,451</u>	<u>15,451</u>
Net Book Value			
At 31 March 2022	<u>295,415</u>	<u>1,895</u>	<u>297,310</u>
At 31 March 2021	<u>295,415</u>	<u>2,843</u>	<u>298,258</u>
14 Debtors		2022	2021
		£	£
Trade debtors		1,170	1,610
Prepayments and accrued income		37,131	33,615
		<u>38,300</u>	<u>35,225</u>
15 Creditors: amounts falling due within one year		2022	2021
		£	£
Trade creditors		9,623	19,416
Accruals and deferred income		18,726	13,862
Social security and other taxes		5,418	11,879
		<u>33,767</u>	<u>45,157</u>

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

16 Analysis of charitable funds	At 1 April 2021	Income £	Expenditure £	At 31 March 2022
Unrestricted funds				
General funds	<u>229,513</u>	<u>71,283</u>	<u>41,914</u>	<u>258,882</u>
Restricted funds				
BAWSO COVID-19 BAME Support	8,380	0	8,380	0
Children in Need	3,789	9,013	3,789	9,013
CAF Resilience Fund Phase 2	0	93,761	18,528	75,232
Cardiff Council - Period Poverty	0	1,800	1,800	0
Cardiff Council - Summer of Smiles	0	7,000	7,000	0
Cardiff Council - Winter of Well-being	0	12,500	12,500	0
Cardiff Third Sector Council (C3SC)	0	5,000	5,000	0
Lloyds Bank Foundation for England & Wales	13,395	24,746	27,830	10,310
Mind Coronavirus Mental Health Response Fund	0	0	0	0
Paul Hamlyn Foundation	16,508	46,000	51,008	11,500
Smallwood Trust and the Women Thrive Fund	0	48,052	18,398	29,654
The Co-operative Store	260	2,742	3,002	0
The Diversity Project Charity	2,700	0	2,700	0
The National Lottery Community Fund - Awards for All	0	8,499	8,499	0
Techniquist	1,500	0	0	1,500
The National Heritage Memorial Fund	0	30,000	9,451	20,549
Third Sector ICF Capital Investment Fund 2021	0	9,151	9,151	0
Tudor Trust	16,895	40,000	26,930	29,965
Virgin Money Foundation - Heart of the Community Fund	0	0	0	0
WCVA Voluntary Services Recovery Fund	8,676	62,883	71,558	0
Welsh Government - Healthy & Active Fund	0	75,000	75,000	0
Welsh Government - Period Dignity Strategic Action Plan	0	10,000	10,000	0
Welsh Government - Race Equality Action Plan	0	14,997	14,997	0
Welsh Government - Sustainable Social Services Third Sector	0	82,719	82,719	0
South Riverside Community Development Centre	1,114	16,957	16,382	1,689
	<u>73,218</u>	<u>600,819</u>	<u>484,625</u>	<u>189,412</u>
17 Analysis of net assets between funds	General Funds	Restricted Funds	Endowment fund	Total Funds
	£	£	£	£
Tangible fixed assets	97,310		200,000	297,310
Current assets	195,339	189,412		384,751
Creditors - less than one year	(33,767)			(33,767)
	<u>258,882</u>	<u>189,412</u>	<u>200,000</u>	<u>648,294</u>
18 Analysis of changes in cash and cash equivalents		At 1 Apr 2021	Cash flows	At 31 Mar 2022
		£	£	£
Cash at bank		<u>214,405</u>	<u>132,046</u>	<u>346,451</u>

WOMEN CONNECT FIRST

England & Wales - Charity number 1110834

Accounts

COMPANY REGISTRATION NUMBER: 4715832
CHARITY REGISTRATION NUMBER: 1110834

Women Connect First
Company Limited by Guarantee
Financial Statements
31 March 2021

GORDON DOWN ACCOUNTANTS

Chartered accountant & statutory auditor
Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

Women Connect First
Company Limited by Guarantee
Financial Statements
Year ended 31 March 2021

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Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

Reference and administrative details

Registered charity name	Women Connect First
Charity registration number	1110834
Company registration number	4715832
Principal office and registered office	7 Neville Street Riverside Cardiff CF11 6LP

The trustees

Rajma Begum
Margaret McLaughlin
Justna Muhith
Gwendolin Chi Ngum
Areatha Comanescu
Kyriaki Tsioni
Isabel Robledo
Daxa Varsani

Accountant	Gordon Down Accountants Temple Court 13a Cathedral Road Cardiff CF11 9HA
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Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 28 March 2003 and registered as a charity on 11 August 2005. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company and it governed under its Articles of Association.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Structure, governance and management *(continued)*

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Board. Under the requirements of the Memorandum and Articles of Association, the members of the Management Board are elected to serve for a period of 3 years after which they must be re-elected at the next Annual General Meeting.

All members of the Management Committee give their time voluntarily and received no benefits from the charity.

Trustee induction and training

Most trustees are already familiar with the practical work of the charity. They are also regularly invited to take part in team-building and staff development days and other Women Connect First events.

Additionally, new trustees are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are jointly led by the Chair of the Management Committee and the Director of the charity and cover:

- The obligations of Management Committee members
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Resourcing and the current financial position as set out in the latest published accounts
- Future plans and objectives.

Organisational structure

The Charity is governed by its Trustees, who meet regularly to review reports presented to them by the administrative team which is entrusted with the implementation of the Trustees' decisions. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Operational Manager, who has the responsibility for the day to day operational management of staff, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

Key management remuneration

The board of Trustees together with key staff members are considered to be the key management personnel of the Charity. Details of payments to/from Trustees are disclosed in note 12 to the accounts. Payments to key management personnel are given in note 11. The level of payment made to all key management personnel is reviewed annually by the Trustees.

Risk Management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. 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. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Structure, governance and management *(continued)*

The trustees have conducted their own review of the major risks to which the charity is exposed, where at unacceptable levels, haven taken steps to mitigate those risks. The procedures are periodically reviewed to ensure that they still meet the needs of the charity. The principle risks facing the charity and a summary of the key mitigation actions, are noted below.

Risk: Partnerships breaking up

Mitigating Actions:

- Seeking to work with organisations and individuals with shared values
- Establishing clear partnership agreements from the outset
- Effectively servicing partnerships with regular meetings and communication, regularly reviewing and evaluating progress.

Risk: Staff malpractice/ a safeguarding failure

Mitigating Actions:

- Implementing recruitment policies and controls for staff/ volunteers with appropriate DBS checks
- Regular provision of safeguarding training for all staff and volunteers
- Effective supervision procedures
- Effective risk assessment systems in place

Risk: A major property incident

Mitigating Actions:

- Implementation of ongoing property checks

Risk: Loss of key personnel

Mitigating Actions:

- Regular appraisals & team meetings
- Team development activities
- Quality continuing professional development opportunities

Risk: Reduction in clients / service users

Mitigating Actions:

- Development of activities and community projects to attract new members

Risk: Loss of funding for projects

Mitigating Actions:

- Diversify funding streams
 - Generate own income
 - Boost public donations
-

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Objectives and activities

Purposes and aims

The aims and objects of the charity are:

- To advance the education of the public primarily but not exclusively of women members of ethnic minority communities
- To relieve poverty and distress arising from financial hardship and/or physical and/or mental suffering
- The promotion of equality and diversity for the public benefit, in particular, but not exclusively, in Wales by:
 - (i) Developing the capacity and the skills primarily but not exclusively, of women members of ethnic minority communities in such a way that they are better able to identify and help meet their needs and appropriate more fully in society
 - (ii) Raising awareness of their social and religious needs.

Volunteers

While employing a number of full time staff, the charity also has numerous volunteer helpers who are responsible for the support of many activities. It is not possible to place a monetary value on the contribution made by volunteers nor are figures available that show how many hours of service they provide.

Achievements and performance

On behalf of the Trustees and Staff, we would like to thank our funders and volunteers for providing us with the support and resources that make it possible to provide these most essential services to some of the most disadvantaged and vulnerable black and minority ethnic women and their families in South Wales.

This year we witnessed an increase in the number of women, children, young people and families we supported with the figure rising to 2,800 approximately.

This year has been an extraordinary year. From early 2020, coronavirus become the main issue that we had to contend with. We saw the world and the country going through unprecedented times. Presenting us with challenges we never imagined we would face in our lifetimes. The impact of the pandemic has been especially hard for the women we support. Through our extensive engagement sessions with women over the last 18 months, we have come to recognise the dire extent of maternal and infant birth outcomes in Wales.

In Wales, the Black Lives Matter movement has been a catalyst for re-examining how ethnicity affects life chances and spurred many younger people to positive action but for others it has crystallised feelings of frustration and disillusion. The information and knowledge we have drawn has led to us being instrumental in highlighting the ethnic disparities to local authority services and contributing to the Welsh Government Race Equality Action Plan.

Thanks to funding from the Welsh Government and the Tudor Trust, Women Connect First (WCF), Hayaat Women's Trust (HWT) and Henna Foundation (HF) carried out research into BME women in Wales' lives as part of the Race Equality Action Plan development. We now have unprecedented detail about the challenges facing the women we support. The research undertaken by MELA Cymru resulted

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

in a 2021 report, 'Voices of BAME Women in Wales' and contribute fully to the Welsh Government Ten-year Race Equality Action Plan and provide a comprehensive strategy framework for WCF.

We continued to run successful projects, developed to help mitigate some of the challenges and hardships faced by our service users, offering a range of life-enhancing services, including advice and advocacy, learning and education and health and wellbeing activities. Many of our services are over-subscribed with waiting lists for ESOL classes and social outings. Delivered in strong partnership with others, they include **Health Body, Healthy Mind** (2019-2023), **ReAD** Restore and Appreciate Diversity project funded by the Welsh Government Hate Crime Minority Community Grant, the **Let's Age Well** project funded by the Welsh Government Sustainable Social Services Grant, **We Can Work It Out** project and a successful Care Inspectorate Wales (CIW) registered crèche and after school clubs.

During the early onset of the Covid-19 pandemic, we recognised the importance of maintaining contact with our service users and swiftly transferred all services and projects to online platforms. As the Covid timeline has developed and fluctuated we too have adapted and responded flexibly, creatively and regularly re-assessed the online services. This has included combining offline resources with online sessions and quickly adapted our courses and learning so that families can take part. Numbers using our services have tripled and feedback describes them as 'a lifeline'. It has also offered new projects including **Meals on Wheels** and the **Together We Can** mental health project. We have also raised funding towards digital devices since some families were struggling to attend the Zoom sessions; by way of an example, many of our service users were sharing one mobile phone between three or more children or using a parent's mobile and unable to take part when the parent was out at work.

Covid-19 has brought unparalleled changes to how we all apply ourselves in day-to-day home and work settings. Thanks to the core funding from Tudor Trust, during these unprecedented times, WCF was able to deliver a wide range of efficient and successful services furthermore having a lasting impact at policy level. This has involved new approaches, developed new partnerships and consistently attending Welsh Government fora and contributing to shaping the Race Equality Action Plan.

Some funders made specific Covid-19 funding available to the third sector, which we were able to access to provide the following:

1. **Wales Community Café on Wheels** was funded from the Welsh Government Covid-19 emergency fund. Since October 2020, we have been delivering 40-60 free meals a day to isolated, elderly, people leaving hospital or people with Covid-19. Also catering for orders to make a little profit to reinvest in the café.
 2. We were successful in obtaining 6 months Covid-19 funding from MIND to deliver a pilot mental health support project "**Together We Can**", employing 3 staff members. This ended in April 2021.
 3. The Paul Hamlyn Foundation provided us with Covid-19 emergency core funding for admin and communication support and to provide IT support to our participants.
 4. We had Covid-19 funding from the Tudor Trust, the Diversity Project Charity and Admiral. Small pots of funding that we used to support our staff, volunteers and participants with IT and mental health activities.
 5. BAWSO/Comic Relief Covid-19 funding for extension of our After School Clubs that expanded to cover a further 2 areas in Cardiff; Butetown and Adamsdown. We now run 3 after school clubs in Cardiff.
-

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

6. Overall, over the last 12 months, we supported an additional **2,800 women, children, young people** and their families.

The Golden Years, **Lets Age Well** project continues to grow. Thanks to Lloyds Bank Foundation for extending the funding for 3 more years (2019-2022). In addition, we received the Welsh Government Sustainable Social Services Grant, a 3-year funding (April 2020-March 2023) to provide culturally appropriate co-produced activities that will equip older Black & Ethnic Minority Women (50+) with skills and confidence to take preventative action in relation to their daily living needs. In 2020-2021 we started with 40 participants who were willing to try the virtual engagement, by March 2021 the number of participants reached 220, with 150 regularly attending more than one activity. The radius of our outreach widened and the number kept increasing to Penarth, Barry and Newport with women from 30 different ethnic backgrounds. The feedback from the participants expressed positive impact on their sleeplessness, anxiety and isolation confirming that they didn't feel the impact of the lockdown.

Thanks to funding from **Children in Need**, our After School Club has been running for the last 3 years. It has brought in the younger generation to our centre and have made an enormous difference to our delivery as we now listen to another perspective when planning services. We run two sessions per week and cater for 150 children per week between the ages of 5 to 17. The children are in charge of planning the activities. Over the pandemic we delivered most of our sessions online and during the summer we were able to deliver outdoor sessions that were very well attended as the children and families were desperate to get out and enjoy physical activities and fresh air.

Our **Little Rainbow crèche** provided online support for mums and their young children. We run an average of 2 sessions per week with 10 to 15 children (including babies and toddlers) attending each session. Activities included language & play, baby massage, baby development, bonding etc. Our crèche staff are an experienced and dedicated team, working with very disadvantaged children from vulnerable families. Our children have limited access to other services as their parents often have English as their second language, suffer from isolation and are systematically discriminated because of their race, religion, immigration status as asylum seekers, refugees, migrant workers, etc. From the outset, they fall behind in their education as they don't have the resources or opportunities that other children have.

Healthy Body, Healthy Mind is a 4-year project funded by the Healthy and Active Fund which aims to actively engage BME women and their families in Cardiff and surrounding areas in physical activity and healthy lifestyles to improve their health and well-being. We were able to maintain and transfer most of these activities online and during the summer and periods when we were legally allowed to be out, we provided many outdoor activities. We ran a range of physical and mental well-being activities including football, cricket, chair yoga, HIIT, Bollywood dance sessions and cycling to name a few alongside family cook along sessions, nutrition talks and seminars of various health topics. We had over 300 attendees over the course of the activities some of which ran for more than 9 months.

We have been working in partnership with South Riverside Community Development Centre, Oasis Cardiff, the Horn Development Agency and the New Economic Foundation in the delivery of the **We Can Work It Out** project. Using a coproduction model working with BME working families in Cardiff that are finding it difficult to make ends meet. The aim is to develop and deliver services, activities and solutions that begins to break down barriers, promote opportunities and improve the quality of life.

A report was produced with recommendations and highlighting the main issues affecting BME families in Cardiff. The report was produced by the group and has specific recommendations about the activities chosen by participants. Here are some examples of the activities:

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

- Before and after school clubs to enable parents to take up jobs
- Help and advice with job searching
- Lobbying Welsh Government and Cardiff Council
- Language support (ESOL for living, ESOL for working)

Restore and Appreciate Diversity project was funded by the Welsh Government Hate Crime Minority Community Grant. The aim of the project was to develop a bespoke best practice restorative justice community partnership collaborative hub, providing a replicable sustainable local delivery and education restorative community cohesion model that can be rolled out wider. We want to co-produce a multiagency restorative training, supervision and education programme with staff and volunteers who are from BME communities.

We were able to provide most of the activities and support online. The project came to an end in March 2021 and engaged with 860 beneficiaries during its lifetime of 18 months.

Over the last year we have taken immeasurable steps to raise the voices of the women of colour that has affected attitudes and funding from the Government and Local Authority.

1. Thanks to funding from Tudor Trust, we produced a research and policy paper "Amplifying the Voices of BAME women in Wales". A dialogue has been developed and established with different departments in Welsh Government, Public Health Wales, the Chief Nurse for Wales, Head of Midwifery Services, School of midwives, the University Hospital for Wales, South Wales Police, the Independent Office for Police Complaints, The Wales Race Forum. We are part of the community cohesion forum in Cardiff and the Race Equality Task Group, working with the Mental Health team and the Older People's Commissioner advisory panel.
2. We have developed many positive relationships with other third sector organisations and are working together to deliver more effective and efficient services.
3. We are leading in the development of a diverse women hub in partnership with other women organisations; BAWSO, Bangladeshi Women's Association, Hayaat Women's Trust, The Women Chat, United2change, Henna Foundation and Sisters Uncut.
4. Our CEO has fully contributed and taken part in the development of the 10 years Race Equality Strategy for an anti-racist Wales. Our women have participated in many consultations and deep-dive sessions to contribute with their lived experiences of discrimination and racism. We are perceived as change makers and influencing policy and service delivery in Wales.
5. Our local politicians and the First Minister visit our centre regularly. The realities of women of colour in Wales are reflected in their policies and practices. We have arranged a couple of meetings with the Chief Officer for Social Services. We are continuously working in ensuring that the voices of those women who are most oppressed and isolated are heard. We challenge injustices and discrimination across the board and raise awareness of the realities that our women and families live.

Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Financial review

The charity's total income for the year amounted to £631,300. The restricted incoming resources for the year of £555,522 consists of grant income received. Any unspent revenue income is carried forward to next year, as at 31st March 2021 restricted reserves were £73,218. The total unrestricted funds at the year-end represent the charity's free reserves and amounted to £229,513.

Reserves policy

In the trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future. The trustees propose to maintain the charity's reserves level which is at least equivalent to six months operational expenditure and will do so having regards to its manner of operation of likely funding systems.

The trustees will review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their regular monthly meetings.

Going concern

Having considered budgets for the next twelve months, the Trustees are confident that the Charity will continue to meet its liabilities as they fall due for the foreseeable future and consider that there are no material uncertainties about its ability to continue as a going concern. It is therefore considered appropriate by the Trustees to prepare the financial statements on a going concern basis.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

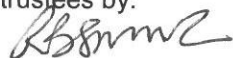
Women Connect First

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

The trustees' annual report was approved on 27/10/21 and signed on behalf of the board of trustees by:



Rajma Begum
Chairperson

Women Connect First

Company Limited by Guarantee

Independent Examiner's Report to the Members of Women Connect First

Year ended 31 March 2021

I report on the accounts of the charity for the year ended 31 March 2021 set out on pages 11 to 19.

Respective Responsibilities of Trustees and Examiner

The charity's trustees (who are also directors of Women Connect First for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a 'true and fair view'.

Independent Examiners Statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 386 of the Companies Act 2006); and
 - accounts are prepared which agree with the accounting records, and comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005);
- or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  Date 27/12/2021

L.S. Cohen FCA

Independent Examiner
Gordon Down Accountants
Temple Court
13a Cathedral Road
Cardiff
CF11 9HA

Women Connect First
Company Limited by Guarantee
Statement of Financial Activities
Year ended 31 March 2021

STATEMENT OF FINANCIAL ACTIVITIES

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	funds	2021	2020
	Note	£	£	£	£	£
Incoming Resources						
Donations	5	-	555,522	-	555,522	308,318
Charitable Activities	6	75,771	-	-	75,771	63,877
Investment Income	7	7	-	-	7	76
Total Income and Endowments		<u>75,778</u>	<u>555,522</u>	<u>-</u>	<u>631,300</u>	<u>372,271</u>
Expenditure on:						
Charitable Activities	8	<u>18,164</u>	<u>553,115</u>	<u>-</u>	<u>571,279</u>	<u>310,574</u>
Total Expenditure		<u>18,164</u>	<u>553,115</u>	<u>-</u>	<u>571,279</u>	<u>310,574</u>
Net income/(expenditure) for the year		57,614	2,407	-	60,021	61,698
Funds brought forward		<u>171,899</u>	<u>70,811</u>	<u>200,000</u>	<u>442,710</u>	<u>381,033</u>
Funds carried forward		<u>229,513</u>	<u>73,218</u>	<u>200,000</u>	<u>502,731</u>	<u>442,731</u>

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

All income and expenditure derive from continuing activities.

Women Connect First
Company Limited by Guarantee
Statement of Financial Position
Year ended 31 March 2021

		2021		2020	
		£	£	£	£
Fixed Assets					
Tangible Assets	13		298,258		299,206
Current Assets					
Debtors	14	35,225		17,502	
Cash at Bank and in Hand		<u>214,405</u>		<u>163,797</u>	
		249,630		181,299	
Creditors: Amounts falling due within one year	15	<u>45,157</u>		<u>37,774</u>	
Net current assets			<u>204,473</u>		<u>143,525</u>
Net assets			<u><u>502,731</u></u>		<u><u>442,731</u></u>
Funds					
Endowment Fund			200,000		200,000
Restricted funds	16		73,218		57,898
Unrestricted funds			229,513		184,833
			<u><u>502,731</u></u>		<u><u>442,731</u></u>

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the Act with respect to accounting records and for the preparation of accounts.

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

These financial statements were approved by the board of trustees and authorised for issue on 27/10/2021 and are signed on behalf of the board by:



Rajma Begum

Chairperson

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2021

General information

1. The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Neville Street, Riverside, Cardiff, CF11 6LP.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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), Charities SORP (FRS 102) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

An increase in the carrying amount of an asset as a result of a revaluation is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities.

A decrease in the carrying amount of an asset as a result of revaluation is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	25% reducing balance
Equipment	-	33% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument. Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

Women Connect First

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

3 Accounting policies (continued)

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4 Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members in the event of the company being liquidated is limited to £1.

5 Donations

	Unrestricted	Restricted	2021	2020
	Funds	Funds	Total	Total
	£	£	£	£
Grants				
BAWSO	-	20,000	20,000	-
Community Foundation Wales Covid Support	-	10,000	10,000	-
Children in Need	-	10,777	10,777	7,478
Legal & General	-	-	-	11,000
Lloyds Bank Foundation	-	29,570	29,570	23,421
Mind Coronavirus Mental Health Response Fund	-	49,427	49,427	-
Paul Hamlyn Foundation	-	20,000	20,000	-
The Co-operative Store	-	260	260	-
The Diversity Project Charity	-	2,700	2,700	-
The National Lottery Community Fund - Awards For All	-	9,937	9,937	-
The National Lottery - Peoples Project	-	-	-	5,000
Techniquist	-	1,500	1,500	-
Tudor Trust	-	45,800	45,800	30,000
Virgin Money Foundation - Heart of the Community Fund	-	-	-	500
WCVA Voluntary Services Recovery Fund	-	63,650	63,650	-
Welsh Govt - Green Connect	-	-	-	10,000
Welsh Govt - Hate Crime Minority Communities	-	39,930	39,930	7,069
Welsh Govt. Healthy and Active Fund	-	148,891	148,891	-
WAG Race Equality Plan	-	5,000	5,000	-
Welsh Govt. Sustainable Social Services Third Sector	-	80,990	80,990	10,063
South Riverside Community Development Centre	-	17,090	17,090	20,979
Welsh Govt - Healthy Active Fund	-	-	-	150,000
National Lottery - Womens Health First	-	-	-	32,808
	<u>-</u>	<u>555,522</u>	<u>555,522</u>	<u>308,318</u>

6 Charitable Activities

	Unrestricted	Restricted	2021	2020
	Funds	Funds	Total	Total
	£	£	£	£
Others	<u>75,771</u>	<u>-</u>	<u>75,771</u>	<u>63,877</u>
	<u>75,771</u>	<u>-</u>	<u>75,771</u>	<u>63,877</u>
	Unrestricted	Restricted	2020	2019
	Funds	Funds	Total	Total
	£	£	£	£
7 Investment income	<u>7</u>	<u>-</u>	<u>7</u>	<u>76</u>

8 Expenditure on charitable activities

	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
Expenditure on Charitable Activities	18,164	553,115	571,279	310,574
ESOL teacher	-	4,383	4,383	1,860
Bad debts	985	-	985	-
Bank charges	-	10	10	-
Board expenses	211	-	211	-
Activity costs	-	54,779	54,779	26,999
Staff and volunteer recruitment	-	572	572	1,192
Staff & volunteer training	570	2,266	2,836	4,548
Publicity & networking	354	348	6	6,495
Staff travel	-	3,209	3,209	999
Environmental & heritage trips	-	-	-	4,528
IT costs	667	20,126	20,793	12,314
Project evaluation	-	6,188	6,188	3,725
Project overheads	-	3,917	3,917	-
Rates	690	-	690	663
Broadband	333	-	333	587
Telephone	326	10,226	10,552	1,968
Repairs and maintenance	2,121	4,947	7,068	10,130
Light & heat	1,948	-	1,948	3,395
Printing stationery and postage	1,669	2,067	3,736	1,442
Sundries	22	207	229	1,155
Insurance	714	-	714	879
Equipment costs	-	13,169	13,169	2,654
Volunteer expenses	1,850	17,334	19,184	6,899
Childcare	1,951	12,857	14,808	16,247
Consultants	1,611	35,476	37,087	4,168
Accounting and legal	1,853	-	1,853	1,591
Interpreting and translations	-	512	512	1,396
IT Class	-	3,435	3,435	4,125
Management fees	-	47,310	47,310	22,096
Maths tutor	-	765	765	-
Motor expenses	2,168	6,183	8,351	-
Wages	- 2,826	296,424	293,598	153,452
Room hire	-	6,301	6,301	3,212
Training	-	-	-	10,397
Sponsorship	-	800	800	195
Depreciation	947	-	947	1,263
	<u>18,164</u>	<u>553,115</u>	<u>571,279</u>	<u>310,574</u>

9 Net incoming resources for the year

Net incoming resources are stated after charging:	2021 Total	2020 Total
	£	£
Depreciation	948	1,263

10 Staff Costs

The total staff costs and employee benefits are analysed as follows:

	2021 £	2020 £
Wages and Salaries	265,427	140,622
Social Security costs	15,065	7,978
Employer contributions to pension plans	10,139	4,852
	<u>290,631</u>	<u>153,452</u>

The average head count of employees during the year was 19 (2020: 11). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
Number of staff	<u>19</u>	<u>11</u>
Full time equivalent	<u>13</u>	<u>7</u>

11 Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £44,312 (2020: £65,111).

12 Trustee remuneration and expenses

No remuneration or other benefits of employment with the charity or a related entity were received by the trustees.

13 Tangible Fixed Assets	Land & Buildings	Fixtures & Fittings	TOTAL
Cost	£	£	£
At 1 April 2020	295,415	17,346	312,761
Additions	-	-	-
At 31 March 2021	<u>295,415</u>	<u>17,346</u>	<u>312,761</u>
Depreciation			
At 1 April 2020	-	13,555	13,555
Charge for the year	-	948	948
At 31 March 2021	<u>-</u>	<u>14,503</u>	<u>14,503</u>
Net Book Value			
At 31 March 2021	<u>295,415</u>	<u>2,843</u>	<u>298,258</u>
At 31 March 2020	<u>295,415</u>	<u>3,791</u>	<u>299,206</u>

14 Debtors	2021	2020
	£	£
Trade debtors	1,610	4,437
Prepayments and accrued income	33,615	13,065
	<u>35,225</u>	<u>17,502</u>

15 Creditors: amounts falling due within one year	2021	2020
	£	£
Trade creditors	19,416	13,880
Accruals and deferred income	13,862	15,265
Social security and other taxes	11,879	8,629
	<u>45,157</u>	<u>37,774</u>

**Women Connect First
Company Limited by Guarantee
Notes to the Financial Statements (continued)
Year ended 31 March 2021**

16 Analysis of charitable funds	At 1 April 2020	Income £	Expenditure £	At 31 March 2021
Unrestricted funds				
General funds	184,833	75,778	18,164	242,447
Restricted funds				
BAWSO COVID-19 BAME Support	0.00	20,000.00	11,619.79	8,380.21
Community Foundation Wales COVID Support	0.00	10,000.00	10,000.00	0.00
Children in Need	3,475.15	10,777.00	10,462.78	3,789.37
Legal & General	11,000.00	0.00	11,000.00	0.00
Lloyds Bank Foundation for England & Wales	9,687.86	29,570.00	25,863.22	13,394.64
Mind Coronavirus Mental Health Response Fund	0.00	49,427.00	49,427.00	0.00
Paul Hamlyn Foundation	0.00	20,000.00	3,491.70	16,508.30
The Co-operative Store	0.00	260.49	0.00	260.49
The Diversity Project Charity	0.00	2,700.00	0.00	2,700.00
The National Lottery Community Fund - Awards for All	0.00	9,937.00	9,937.00	0.00
The National Lottery Community Fund - People's Projects	1,742.50	0.00	1,742.50	0.00
Techniquist	0.00	1,500.00	0.00	1,500.00
Tudor Trust	14,683.95	45,800.00	43,589.07	16,894.88
Virgin Money Foundation - Heart of the Community Fund	420.00	0.00	420.00	0.00
WCVA Voluntary Services Recovery Fund	0.00	63,650.37	54,974.67	8,675.70
Welsh Government - Green Connect	2,746.52	0.00	2,746.52	0.00
Welsh Government - Hate Crime Minority Communities	0.00	39,929.52	39,929.52	0.00
Welsh Government - Healthy & Active Fund	25,836.68	148,891.01	174,727.69	0.00
Welsh Government - Race Equality Action Plan	0.00	5,000.00	5,000.00	0.00
Welsh Government - Sustainable Social Services Third Sector	0.00	80,990.00	80,990.00	0.00
South Riverside Community Development Centre	1,218.29	17,089.82	17,193.74	1,114.37
	0.00			0.00
	<u>70,811</u>	<u>555,522</u>	<u>553,115</u>	<u>73,218</u>