



Financial statement for the year ended 30 April 2024

Women's Association for Networking and Development

Email: info@wanduk.org
Website: <https://www.wanduk.org/>

St Charles' Centre for
Health and Wellbeing
Exmoor Street
London W10 6D



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The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their annual report together with the accounts of WAND UK for the year ended 30 April 2024. The accounts have been prepared in accordance with the accounting policies outlined on page 21 and comply with the charity's governing document, applicable laws, and the requirements of the *Statement of Recommended Practice on Accounting and Reporting by Charities* issued in 2019.

Full name Women's Association for Networking & Development

Other names by which the charity is known WAND UK

Registered charity number 1111925

Registered company number 5427536

Principal address

St Charles' Centre for Health and Wellbeing
Exmoor Street
London W10 6DZ

Directors (Trustees)

Eman Osman

Asha Singh

Katherine Laurenson

Gladys Jusu-Sheriff

Alicia Harrison-Obafemi

Bankers

Barclays Bank plc Leicester

LE87 2BB

Independent examiner

Ade Adebambo, MBA, ACMA, CGMA, ACG, London Accountancy Practice

161 Sumner Road London SE15 6JL

Governance and Management

The charity is a company limited by guarantee and a registered charity. It operates under the rules of its memorandum and articles of association, dated 18th April 2005. It has no share capital, and the liability of each member in the event of winding up is limited to £1.

The methods adopted for the recruitment and appointment of new trustees are by advertisement.

WAND UK is a London-wide women's charity committed to working with marginalised and vulnerable women and girls, with a special focus on supporting women facing mental health challenges, domestic violence, and those who are refugees, asylum seekers, migrants, lone parents, unemployed, low-educated, affected by HIV, or from low-income families. WAND operates in the London boroughs of Kensington and Chelsea, Hammersmith & Fulham, Westminster, Camden, Hackney, and Islington.

WAND UK prioritises holistic approaches that encourage the prevention of crisis points and help build resilience. Its work is community-based and takes into account social and cultural contexts to ensure that changes in women's lives are sustainable. WAND UK also serves as an anchor for women in the community by promoting and signposting them to other relevant services of which they may be unaware.

Our Vision:

A world free from discrimination and oppression, where diversity is respected and valued, and where every woman and girl enjoys her human rights, with the opportunity to reach her highest potential.

Our Mission:

Our mission is to contribute to female empowerment and enablement by supporting women to become agents of positive change for themselves, their families, their communities, and society at large.

Our Values:

- **Equality & Fairness:** Our activities and services are inclusive, accessible, and responsive to the diverse needs and specificities of women and their families.
- **Inclusion:** We value the importance of diversity and equality.
- **Holistic & Person-Centred:** WAND UK's support considers all aspects of women's lives, including their physical, emotional, social, and economic wellbeing.

Highlights:

Over the past year, the UK's cost-of-living crisis has intensified, disproportionately affecting women and girls. Inflation rates peaked at 10.7% during 2022–23, with the poorest households experiencing rates up to 12.6%, exacerbating financial strains on low-income families (ifs.org.uk). Despite a 10.1% increase in working-age benefits in April 2023, real-term values remain below pre-pandemic levels, offering limited relief (natcen.ac.uk). Moreover, women constitute 69% of low-paid and insecure jobs, limiting their capacity to cope with rising living costs. (unison.org.uk) Additionally, women are more likely than men to experience poverty, have lower savings, and bear the brunt of cuts to social security and public services (wbg.org.uk) and often shoulder the majority of unpaid care responsibilities, limiting their capacity to engage in paid work and increase their income. (committees.parliament.uk)

Despite these challenges, our dedicated staff and volunteers remain steadfast in their commitment to supporting those in need. Our work stands out because of this deeply ingrained, shared desire, to listen, believe, and empower vulnerable women and girls, providing the highest quality services possible.

Our team's passionate and authentic determination ensures that we can provide essential support to those who need it most, and we remain profoundly grateful for their expertise and dedication towards helping us meet the increased demand for our services. Additionally, the resilience, tenacity, compassion, and determination of the entire team at WAND have been vital to our success.

The cost-of-living crisis, following the COVID-19 pandemic, has placed additional pressures on everyone. In the face of these challenges, our staff and volunteers continue to demonstrate a passionate and authentic determination to support women and girls who need our help. Our work stands out because of this deeply ingrained, shared desire to listen, believe, and empower vulnerable women and girls, providing the highest quality services possible.

We remain profoundly grateful for the immense support and expertise our volunteers bring. They have been instrumental in helping us meet the increased demand for our services. Additionally, the resilience, tenacity, compassion, and determination of the entire team at WAND have been vital to our success.

For WAND, securing core costs to support the infrastructure and growth of the organisation remains a challenge. Over the next three years, WAND UK must invest in and further develop priority services that address the most pressing needs of its beneficiaries to maintain focus and build a case for ongoing funding. In this regard, the charity is consolidating its work under the following overarching service strands:



Aim of the service strand:
Free advice and support

Community-based education

Improve health and well being

Increasing their self- esteem.

Service Strands:

Service strand 1:

Advice & Advocacy

Service strand 2:

Lifelong Learning

Service strand 3:

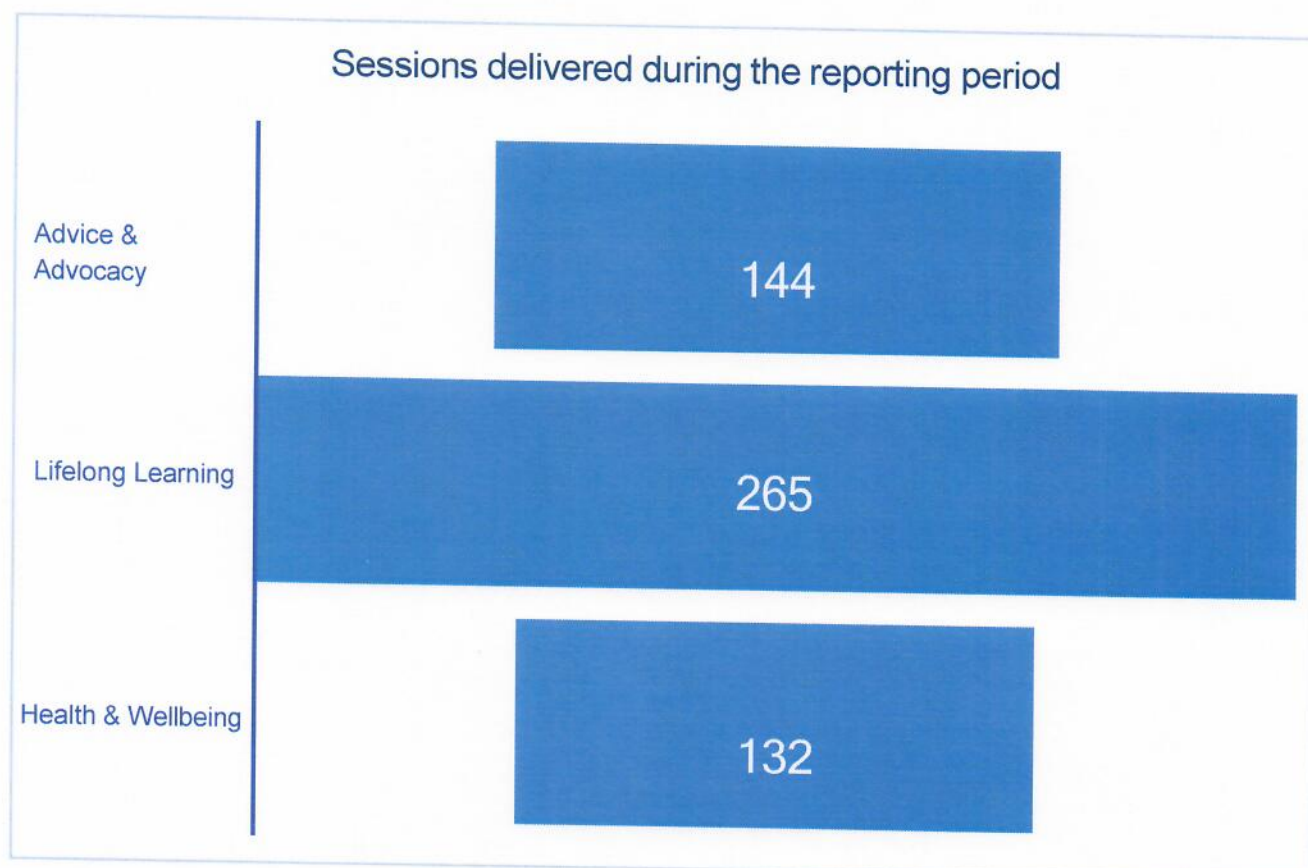
Health & Wellbeing

Our services at a glance:

Dance Reflexology Young Girls' Project Community food distribution Advice & information 1:1 Digital literacy support Beauty & self-care Educational excursions VAWG helpline and workshops Green Shots Gardening Multilingual telephone befriending Personal financial grants Happy Healthy Family Club Holiday Activities & Food Programme (HAF)

Our Impact:

The past twelve months have been a period of improvement, challenges, and increasing diversity of needs among our service users. The rising cost of living has been associated with reduced wellbeing, heightened anxiety, and worsening mental health, particularly for those already on lower incomes.



WAND UK continues to support women facing significant barriers.

WAND contacted housebound women, including the elderly, domestic violence victims, refugees, asylum seekers, and women with health and mental health challenges. Beneficiaries were linked to activities such as gardening, reflexology, coffee mornings, telephone befriending, online dance classes, beauty sessions, and self-care workshops.

Many of the beneficiaries reported feeling confident about accessing help in the future, feel more connected to their community, and their wellbeing has improved since receiving our weekly telephone calls. Additionally, many beneficiaries were supported with housing, home repairs, benefits, access to health and social care services, rights, and entitlements.

WAND UK works in close partnership with local and national organisations, delivering its services through volunteer-led interventions.

Client-centric

The voices of the women WAND UK serves will inform decision-making, and we will take proactive steps to ensure that WAND UK continues to be an organization where everyone is welcome and can thrive.



Our stories

"It is so comforting that at least WAND feeds me on a weekly basis. It is like one less bill to pay."

- Elfleda (Pensioner)

"Food support takes a huge pressure off us as we know that, even if we ran out of money, we would not go hungry."

- Esam T



WAND UK engages with women, both individually and in groups, to support them to take control over their own lives, improve their health and well-being, increase their self-esteem and to make their voices heard. WAND UK strives to reach out to the most vulnerable women in communities by putting the individual at the centre of its interventions. Through its 'You Are Not Alone' (YANA) project, WAND UK's aims are:

- To provide information and signposting to greater numbers of marginalised women in need
- To support women and girls' empowerment through cultural and educational projects and activities
- To encourage and collaborate with other BAME and women-focused organisations where possible
- To promote girls' health and wellbeing and increase their participation in their communities
- To increase women's voices
- To increase women's ability to contribute to society on their own terms



Highlights from our Work in 2023/2024

Supporting Equity, Diversity and Inclusion:

WAND UK is committed to equality and non-discrimination. We ensure that the activities and services we provide are inclusive, accessible, and responsive to the diverse needs and specificities of women and their families.

Safeguarding:

We have a legal and moral responsibility to protect everyone who encounters our organisation, including beneficiaries, trustees, staff, and volunteers, from harm. Reviewing the safeguarding policy remains a central priority on the Board of Trustees' agenda to ensure it remains fit for purpose.

Performance:

Throughout this year, our strong and resilient team of staff and committed volunteers worked together to deliver impactful services, resulting in positive outcomes for local residents and communities. Despite ongoing challenges, WAND has successfully maintained its service delivery, enabling significant benefits for its beneficiaries.

WAND continued to focus on its three key services to improve and sustain women's health and mental well-being:

- **Food Bank:** Our weekly food bank supported families and housebound individuals
- **Well-being Services:** women benefited from reflexology therapy, well-being, and self-care services. We delivered advice sessions, educational workshops, peer and group support, one-to-one emotional and practical support, and online physical activities
- **BAME Women's Health:** WAND prioritised improving and maintaining BAME women's health and well-being, including a workshop on diabetes awareness and prevention, facilitated by Diabetes UK, and cancer screening, detection, and protection, in partnership with RM Partners.

Holiday Activities:

During school holidays, we organised *Holiday Activities and Food* programmes for children aged 7 to 13, supported by the Holiday Activity Fund, from the Royal Borough of Kensington and Chelsea Council (RBKC). This funding enabled us to provide snacks, hot lunches, and a range of activities, including dance, arts and crafts, cooking, trips, and gardening.

Christmas Support:

With assistance from the Anglican Church in Marseille and the Holy Trinity Brompton (HTB), WAND provided over **150** Christmas hampers and **50** £10 gift cards to vulnerable families in three schools, service users, and volunteers.

Collaborative Work:

WAND continued to collaborate extensively with other groups to promote the welfare of our beneficiaries. This included increasing knowledge and skills to challenge the wider determinants of health, prevent isolation, build confidence, improve skills, set goals, and transform lives.

Through its networking role, WAND has been a major support to women and community organisations. We facilitated joint activities, advocated for policy changes, and amplified BAME women's voices.

Feedback and evaluation reports from service users have confirmed that WAND's activities significantly impacted individual women's lives and their families, strengthening their sense of belonging.

Supporting Our Volunteers:

Our cohort of 32 volunteers play a vital role in the charity's continued success. Of these volunteers:

- 66% assisted primarily in the weekly community food bank, which received generous donations from The Felix Project, City Harvest, Neighbourly, Fabrique, and Bloody Good Period.
- 34% contributed to other services, including reflexology therapy, massage, haircuts, social media, accounting and administration, outreach, and digital literacy support.

To celebrate and motivate our team, WAND hosted a Celebratory Barbecue in July 2023, bringing together staff and volunteers to recognise their efforts and inspire continued dedication to our cause.



Networking with other organisations

WAND works with the following organisations: We work in close partnership with local and national bodies and deliver our services through volunteer-led interventions.

Royal Borough of Kensington and Chelsea Council	Domestic Violence Intervention Project	Women's Resource Centre
Kew Gardens	Islington Refugee Forum	St Michael Church
Imkaan	One Westminster	Voluntary Action Islington
Voluntary Action Camden	Hackney Council for Voluntary Services	Refugee Council
WLCCG	Libraries in Islington, Hackney, Westminster, Camden, K&C	Metropolitan Police
Victim Support	Neighbourly	Grenfell NHS
Community Language services- Islington	Royal Kensington Palace CAS	Black female Doctors
Felix project	BME health Forum	Elgin Resource Centre
Hammersmith and Fulham Voluntary Sector Network	Musawa Community	HTB (Love Your Neighbour)
Job Centre Plus North Kensington Hammersmith	Bloody Good Period	City Harvest

Events/ Participation/ Training

Russell Cooke Good Governance training sessions	Voluntary Action Islington	Camden Voluntary Action
Islington Council	SOBUS	NHS England
Kensington and Chelsea Social Council	BME Health Forum	The Growth Company
SMART	Kensington & Chelsea Social Council	NCVO
Women's Resource Centre	One Westminster	MIND Hammersmith & Fulham
CAB Hammersmith & Fulham	The Foundation for Social Improvement	Kensington & Chelsea Volunteer Centre

Key Metrics

Our key metrics will continue to be the number of women supported, our success rate, and the cost of delivering our services.

Future Activities

In light of the challenges presented by the rising cost of living, WAND will remain focused on achieving the charity's established objectives, which have been reviewed and will remain aligned with the 2022-2025 strategic plan. The organisation will continue prioritising financial sustainability, working with external partners and grant providers to further the charity's mission.

WAND UK will persist in driving diversity and breaking down barriers to ensure that women and girls have a positive experience from the outset. The charity will focus on implementing its recommended *Theory of Change* and embedding its standards of conduct across staff, volunteers, and trustees. We will continue to adopt collaborative information technology, explore new ways of working, and invest in enhancing our digital capabilities.

Organisational Development

- **Trustees:**

The trustees reviewed and approved all policies and adhered to the three-year strategic plan for 2022-2025. Trustees met quarterly throughout the year and held an Annual General Meeting.

- **Trusted Charity Accreditation:**

- WAND UK remains committed to continuing the "Trusted Charity Mark" accreditation process at Level 2.

- **Safe Minimum Practice Standards:**

The organisation is working towards achieving the Safe Minimum Practice Standards accreditation.

- **Upshot System:**

WAND UK utilises Upshot to collect and manage data, monitor progress, measure impact, and document success stories.

Policies

Comprehensive policies are maintained in all relevant areas, including:

- Safeguarding Adults at Risk
- Safeguarding Children
- Data Protection
- Health and Safety
- Conflicts of Interest

- Complaints Handling
- Privacy Policy for Clients
- Equality and Diversity

Charity Policy on Reserves

The trustees aim to maintain unrestricted and undesignated reserves equivalent to a minimum of 25% of annual expenditure. This ensures the organisation can meet contingent liabilities and continue operating during challenging funding periods.

Representation

WAND UK served on the management committees and boards of the Islington Centre for Refugees, Asylum Seekers and Migrants, and the BME Health Forum.

Donors

WAND UK expresses its gratitude to all donors for their financial and moral support during the year under review.

Public Benefit

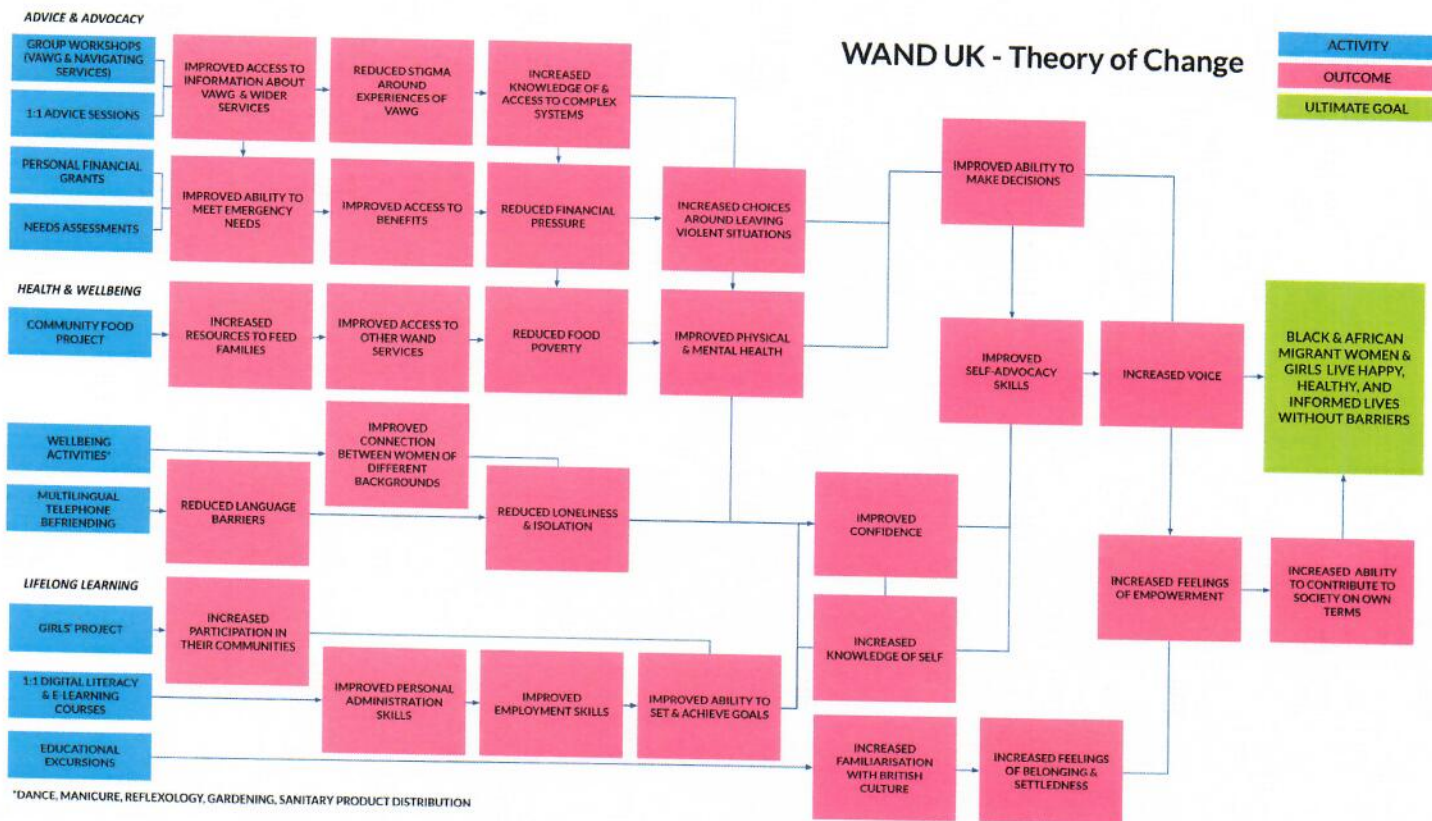
The trustees adhered to the Charity Commission's general guidance on public benefits when reviewing the charity's aims and objectives and planning future activities. This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006, applicable to companies subject to the small companies' regime.

Financial Review

The charity reported an income of **£144,613** for the year, with an expenditure of £86,055, resulting in a surplus of **£58,558**. Unrestricted reserves were **£34,639**, and total reserves amounted to **£104,464**.

Risk Management

The trustees continue to identify and manage the primary risks faced by the charity.



Women's association for networking and development

Trustees' report for the year ended 30 APRIL 2024

The Trustees present their report and the financial statements for the year ended 30 April 2024.

Principal Activity

The objective of the WOMEN'S ASSOCIATION FOR NETWORKING AND DEVELOPMENT is to work with marginalised and vulnerable women and girls, with special interest in working with women with mental health issues, domestic violence victims, refugees, asylum seekers, migrants, lone parents, unemployed, low level educated, women affected by HIV, and low-income families. WAND UK operates in the London boroughs of Kensington and Chelsea, Hammersmith & Fulham, Westminster, Camden, Hackney and Islington.

WAND UK operates within the London boroughs of Kensington and Chelsea, Hammersmith & Fulham, Westminster, Camden, Hackney, and Islington.

See WAND UK separate Trustees Report.

Financial Review

The total income for the organisation for the year ended 30 April 2024 was £144,613 compared with £58,097 in the previous year with a surplus of £58,558 in 2024 and the total funds retained at the end of the year are £104,464 out of which unrestricted funds are £34,639 and restricted funds are £69,825.

Reserves Policy

The Charity Commission requires charities to determine and explain their policy for free reserves. The trustees are in the process of reviewing their reserves to make sure adequate funds are available in case of any downturn in income.

The trustees agreed to target unrestricted reserves to cover 3 – 6 months of activities. Based on the current expenditure, the unrestricted reserves should cover over four and half months of expenditure.

WOMEN'S ASSOCIATION FOR NETWORKING AND DEVELOPMENT

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 APRIL 2024

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are required to prepare financial statements which give a true and fair view of the state of affairs of the project and the income and expenditure of the project for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the project will continue in operation.

The Trustees are responsible for keeping proper records which disclose with reasonable accuracy at any time the financial position of the project. They are also responsible for safeguarding the assets of the project and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Board on 22 February 2025 and signed on its behalf by

Sign.....

**INDEPENDENT ACCOUNTANT'S REPORT ON THE FINANCIAL STATEMENTS
TO THE TRUSTEES OF WOMEN'S ASSOCIATION FOR NETWORKING AND
DEVELOPMENT (A company limited by guarantee)**

FOR THE YEAR ENDED 30 APRIL 2024

I report on the accounts of the company for the year ended 30 April 2024, which are set out on pages 19- 21.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) 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) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.


Basis of independent examiner's 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's 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 requirements: to keep accounting records in accordance with section 386 of the Companies Act 2006; and to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

 Date 25th February 2025
Ade Adebambo, MBA, ACMA, CGMA,

ACG London Accountancy Practice 161 Sumner Road London SE15 6JL

WOMEN'S ASSOCIATION FOR NETWORKING AND DEVELOPMENT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2024

	Unrestricted	Restricted	2024	2023
	Fund	Fund	Total	Total
	£	£	Fund	Fund
			£	£
INCOMING RESOURCES				
Donations, Grants and Legacies	0	118,645	118,645	54,741
Incoming resources from generated	25,458	0	25,458	3,356
Other Income	510	0	510	0
Total Incoming Resources	25,968	118,645	144,613	58,097
Cost of generating funds:				
Charitable activities	7,285	78,770	86,055	85,100
Total Outgoing Resources	7,285	78,770	86,055	85,100
Net Incoming Resources	18,683	39,875	58,558	-27,003
Balance Brought Forward	15,956	29,950	45,906	72,909
Fund Balance Carried Forward	34,639	69,825	104,464	45,906

WOMEN'S ASSOCIATION FOR NETWORKING AND DEVELOPMENT
BALANCE SHEET
AS AT 30 APRIL 2024

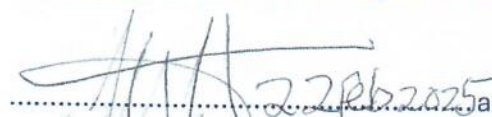
	Notes	2024 £	2023 £
CURRENT ASSETS			
Cash at Bank		105,964	45,906
		<u>105,964</u>	<u>45,906</u>
CURRENT LIABILITIES			
Creditors & Accruals	3	1,500	0
		<u>104,464</u>	<u>45,906</u>
FINANCED BY			
Unrestricted Fund		34,639	15,956
Restricted Fund		69,825	29,950
		<u>104,464</u>	<u>45,906</u>

For the period ended 30 April 2024 the Company 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 accounts 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 the accounts.
- these accounts have been prepared in accordance with the provision applicable to companies subject to the small companies' regime.

The financial statements on pages 19 to 21 were approved by the board of directors on

 22 Feb 2025 and signed on its behalf by

Sign  Director

WOMEN'S ASSOCIATION FOR NETWORKING AND DEVELOPMENT NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 APRIL 2024

1.0 ACCOUNTING POLICIES

1.1 Basis of preparation of Financial Statements

The financial statements are prepared under the historic cost convention and include the results of the charity's operations which are described in the Report of the Trustees all of which are continuing.

The accounts have been prepared in accordance with the Statements of Recommended Practice for charity accounts.

The charity has taken advantage of the exemption of Financial Reporting Standard No 1 from the requirements to produce a cash flow statement on the grounds that it qualifies as a small charity

1.2 Incoming Resources

Revenue grants are credited to the Statement of Financial Activities on the earlier date of when they are received or when they are receivable, unless they relate to a specific future period, in which case they are included on the Balance Sheet as deferred income to be recognised in the future accounting period.

1.3 Grants received for specific purposes are accounted for as restricted funds in the Statement of Financial Activities.

1.4 Restricted Funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of management and support costs.

1.5 Unrestricted Funds

Unrestricted funds are donations and other incomes received or generated for the objects of the organisation without further specified purpose and are available for general funds.

1.6 Designated Funds

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

1.7 Resources Expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

2.0 TANGIBLE ASSETS

The organisation keeps a register of assets

3. CREDITORS 2024

£

Accountancy fees 1,500