

**COMPANY REGISTRATION NUMBER: 05516915**  
**CHARITY REGISTRATION NUMBER: 1113180**

**AANCHAL WOMEN'S AID LTD**  
**Company Limited by Guarantee**  
**Financial Statements**  
**31 March 2021**

**SALEEMI ASSOCIATES**  
Chartered accountants & statutory auditor  
792 Wickham Road  
Croydon CR0 8EA

# **AANCHAL WOMEN'S AID LTD**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 31 March 2021**

	<b>Page</b>
Trustees' annual report (incorporating the director's report)	<b>1</b>
Independent auditor's report to the members	<b>9</b>
Statement of financial activities (including income and expenditure account)	<b>13</b>
Statement of financial position	<b>14</b>
Statement of cash flows	<b>15</b>
Notes to the financial statements	<b>16</b>
<b>The following pages do not form part of the financial statements</b>	
Detailed statement of financial activities	<b>26</b>
Notes to the detailed statement of financial activities	<b>27</b>

# AANCHAL WOMEN'S AID LTD

## 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

<b>Registered charity name</b>	AANCHAL WOMEN'S AID LTD
<b>Charity registration number</b>	1113180
<b>Company registration number</b>	05516915
<b>Principal office and registered office</b>	1 Holstock Road Ilford Essex IG1 1LG

#### The trustees

Saba Butt	Director - Chair
Nilam Gopal Vora	Director – Vice Chair
Kelly Ann Mullane	Director - Secretary
Martin Real	Treasurer
Lee Phanurat Bennett	
Zoe Kondogeorgis	

**Chief Executive** Sudarshan Bhuhi - MBE

**Auditor** Saleemi Associates  
Chartered accountants & statutory auditor  
792 Wickham Road  
Croydon CR0 8EA

**Bankers** Barclays Bank Plc  
2 Churchill place  
Canary Wharf  
London  
E14 6RB

#### Structure, governance and management

##### Governing document

The organisation is a charitable company limited by guarantee, incorporated on 25th July 2005 and registered as a charity on 7th March 2006. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

# AANCHAL WOMEN'S AID LTD

## 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 Management Committee**

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

##### **Trustee Induction and Training**

All Trustees are familiar with the practical work of the charity having been encouraged to take up an 'Induction Tour' of the charity and outreach work.

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

A Question & Answer pack has also been prepared drawing information from the various Charity Commission publications signposted through the Commission's guide "the Essential Trustee" as a follow up to these sessions. This is distributed to all new trustees along with the Memorandum and Articles and the latest financial statements.

##### **Risk Management**

The Trustees have established regular reporting systems in order to establish whether any major strategic or operational risks are faced by the Charity. The trustees have assessed the risks the charity faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The trustees review this risk matrix regularly at their meetings and at meetings of the subcommittee on finance. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, insurance cover is in place and the finances of Aanchal are kept under review. Appropriate Criminal Records Bureau (CRB) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups. In the opinion of the Trustees, the sufficient systems and procedures are in place to manage any risks identified.

##### **Organisational Structure**

Aanchal Women's Aid Ltd has Management Committee structure of up to 10 members who meet quarterly. The Business and Finance Team are responsible for the strategic direction and policy of the charity. A service users focus group of 5 members informs into the Management Committee which informs into the Business and Finance Team.

Day to day responsibility for the provision of the services rest with the Chief Executive along with the Finance Manager. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that the key performance indicators are met. The Chief Operations Manager has responsibility for the day-to-day operational management of the Charity, manages 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.

# **AANCHAL WOMEN'S AID LTD**

## **Company Limited by Guarantee**

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

#### **Year ended 31 March 2021**

#### **Objectives and activities**

Our objectives are set to reflect our aim which reflects the needs of women and children who have experienced domestic violence. Each year we review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit. Our strategic aim is to ensure women and children are able to live free of fear and have the ability to achieve financial and emotional self-reliance.

The company's objects and principal activities are to:

- To provide support, assistance and advice to women who have experienced or who are experiencing domestic violence;
- To provide support, assistance and advice to children of women who have experienced or who are experiencing domestic violence; and
- The advancement of education and other charitable purposes which help and benefit the community.

The main objectives and activities for the year continued to focus upon responding to domestic and sexual abuse (DSA), reducing the incidence of DSA and prevention of the occurrence of DSA. The strategies employed to assist the charity to meet these objective included the following:

- Providing a range of advice and advocacy services which are reflective of relevant quality standards and address the issues related to domestic violence specialising services within the communities we serve.
- Providing a high level front line service to women escaping domestic violence, through robust risk assessment systems and inter-agency support mechanisms, including the Multi Agency Risk Assessment Conferences in east London boroughs.
- Provision of specialist children's service which aims to reduce the impact of domestic violence on lives of children and young people.
- Provision of empowerment activities to support women to be self-sufficient.
- Focusing on preventative measures which limit the occurrence of domestic abuse, not only for the individual but also for their family and friends and the wider community
- Working in partnership with other agencies to ensure the widest range of services are available that best match the needs of its client population
- Development of high level innovative solutions to enable best responses to DSV.

#### **Strategic report**

The following sections for achievements and performance and financial review form the strategic report of the charity.

#### **Achievements and performance**

##### **Our Aspirations**

We want to see women and children exit our services feeling safe, secure, understand who they are in their individual life journeys, have life's basic and above basic needs met, have tools and resources they can continually use to sustain emotionally, mentally, physically healthy lives. We want to see them have confidence and knowledge to set time-lined goals so their lives continually improve.

# AANCHAL WOMEN'S AID LTD

Company Limited by Guarantee

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

Year ended 31 March 2021

### How our activities deliver public benefit

The charity deliver services in three strategic areas:

1. **Knowledge & Power: Education & Empowerment:** including frontline crisis response
2. **Increasing Access to Support: Connectivity & Engagement** - Improving access, women's voices, reducing isolation
3. **Children & Young People** - Keeping Children at the forefront of effects of domestic abuse, increasing service outputs
4. **Lasting Change & Wellbeing** - Development of Wellbeing Programmes and initiatives. Developing Online presence and organisational voice to influence change, with decision-makers, service users, and with communities.

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit to the women and children who are affected by domestic violence by receiving support, guidance, practical advice, advocacy, education and mentoring in order to achieve eradication of homelessness, poverty, isolation, depression, victimisation, vulnerability and dependency. To achieve this, Aanchal Women's Aid provided services in multiple languages, including 7 South Asian; provided confidential space for service users and other multi-agency partners and sustained trained and culturally aware staff.

The main areas of charitable activity are the provision of a 24 Hour Helpline Service, Front Line Response Services to help women and children flee domestic and sexual abuse, Long term and resettlement support services, Advice, Advocacy, Mentoring, Life Skills workshops, emotional support, Counselling, Support Groups, Training and Awareness Raising and child support programmes.

In November 2013 Aanchal Women's Aid won a contract to manage the Newham One Stop Shop Domestic and Sexual Violence Integrated Casework Service, which ended in May 2019. This involved an 80% focus on Newham services. Thereafter, Aanchal Women's Aid has developed, implemented and delivered projects from a diverse range of funding streams and new initiatives, reaching wider whilst keeping our focus on Redbridge, Havering, Romford, Barking & Dagenham, and Newham.

### In 2020/21:

In this period, Aanchal supported a total of **1063** unique individuals. We transformed 11 programme sessions to Online platforms and refreshing our infrastructure as a result of Covid-19 challenges. Our 16 Day White Ribbon (End VAWG) online activities connected with **4885** individuals and **20** collaborations who supported Aanchal in increasing capacity to support women and children affected by domestic abuse, in unique ways; offering food and necessities, welfare activities, donating wellbeing journals, wellbeing activity support, workshops. These collaborations inspired individuals to engage with Aanchal in support of our campaigns, signing up with Aanchal as Ambassadors and Champions (a new addition to our structure). Also leading to 2 major podcast interviews.

### Our Unique Achievements:

Delivering successful On-Line service provisions  
 Developing Panels of Support Events (solicitors, therapists, practitioners, health)  
 Successful engagement into communities  
 Development of Online Aanchal (I Matter) Community Hub  
 Launching of 'I Matter' connections APP  
 Development of eLearning Training and Awareness Modules  
 Establishing a Social Media presence  
 16 Day White Ribbon Event, engaging with 4885 connections  
 Rolling out monthly newsletters to partners, funders and service users

# AANCHAL WOMEN'S AID LTD

**Company Limited by Guarantee**

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

**Year ended 31 March 2021**

## **Volunteers**

12 volunteers participated in diverse areas of Aanchal's work, supporting groups, individuals, campaigns.

## **Services Delivered - Front Line - Rebuilding - Therapies - User Journey Mapping Renewed - Consultations With Women**

- Crisis Care, advice/advocacy ? Rebuilding Lives Multi-Programmes
- No Recourse to Public Funds Specialist Work
- Honour Based Violence and Forced Marriage specialist support
- Young People and Children's Support
- Online 'CHAI CHAT' platforms for specialist group support programmes? Group Therapy
- Social Media Communications/Awareness Raising/Campaigns/Influencing
- Digital Platforms Development
- E-Learning Modules
- Online Community Hub
- Service User Connections Safety APP
- Service User Consultations
- Roundtable Discussions -Partners, Providers, and Influencers
- Service User Consultations with 150 women - cross-cutting themes

## **Statistics and Data Information**

1063 unique individuals engaged with direct support

## **Services accessed:**

162 No Recourse to Public Funds  
 138 Rebuilding Lives X 18 X 3-hour sessions each  
 132 Longer-term support, advice/advocacy  
 125 Young People's Specialist One-One Support  
 39 Young People's Music, Lyrics Writing and Song writing workshops  
 191 CHAI CHAT Group Support individuals  
 82 CHAI CHAT weekly Therapy  
 148 Accessed e-Learning Platforms

## **Service User Involvement in Service Feedback, Digital Development, Funder Events to Identify user needs in the development of digital space outputs.**

- 358 events attendance (consultations, workshops, awareness, involvement with funder platforms, victim's voices, development of digital progress)
- 150 service user consultations X 12 workshops
- 4885 new women engaged through social media connections and 8839 impressions.

In 2020/21, we continued to receive over 3,000 calls across the UK on the helpline, where women had the ability to increase knowledge on safeguarding and take appropriate actions.

**Referral Sources:** Word of mouth, Local Authorities, Police, Health Authorities, GP's, Schools, DSV One Stop Shops, Children's Centres, partnership agencies, Radio, TV channels, Primary Health Care.

## **Key Impact:**

1. Women have been able to escape life-threatening situations
2. Women and children have come out of poverty
3. Women and children have escaped homelessness
4. Increased access to early intervention
5. Increased access to support by Primary Care

## **AANCHAL WOMEN'S AID LTD**

### **Company Limited by Guarantee**

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

#### **Year ended 31 March 2021**

6. Influence local policy and action plans
7. Improved partnership work with local solicitors securing pro-bono support
8. Increased Support to Report to Police
9. Development of enterprising initiatives to help women earn a living
10. Women are healed and able to move forward in their lives

#### **SERVICES 2021**

Aanchal Women's Aid have achieved successful outcomes because of its staff expertise, strengths and support from volunteers and pro-bono support from solicitors and technicians, building on our 37 years relationships with the local communities and professionals.

#### **Front Line Domestic Abuse Crisis and Resettlement Support, Counselling, Advice and Information, 24 Hour Helpline**

Front Line Domestic Abuse Crisis and Resettlement Support - accessed by

Women	1063
Children	164

Education, Empowerment and Wellbeing - accessed by

Women	450
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No Recourse to Public Funds specialist support - accessed by

Women	162
Children	58

Prevention - accessed by

Women	345
Professionals	62

#### **Financial review**

Amidst the period of recession and changes to the voluntary sector, Aanchal Women's Aid has successfully sustained funding for its primary services. A five-year plan and a fundraising strategy development Aanchal Women's Aid is able to look to the future with a clear vision and goals.

#### **Principal Funding Sources**

The principal funding sources for the charity are currently by way of grant, BBC Children in Need, City Bridge Trust, Comic Relief, The Tudor Trust, The National Lottery Community Fund, MOPAC, Ministry of Justice Investment Policy.

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long-term investment.

#### **Investment Policy**

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long term investment.



# **AANCHAL WOMEN'S AID LTD**

## **Company Limited by Guarantee**

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

#### **Year ended 31 March 2021**

##### **Financial review *(continued)***

##### **Reserves Policy**

The Management Committee has examined the charity's requirements for reserves in light of the main risks to the organisation. The reserves will be built to meet the working capital requirements of the charity and the Management Committee are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. Reserves are held for 9 months running costs, redundancy, maternity, equipment recovery costs. The strategy is to continue to build reserves through planned operating surpluses. In the short term the Management Committee has also considered the extent to which existing activities and expenditure could be curtailed, should such circumstances arise. Aanchal Women's Aid considers Designated Funds, Restricted funds, and Free Reserves.

##### **Funds Available**

Funds available at the period end are both restricted and unrestricted and details are contained in the notes to the accounts.

##### **Plans for future periods**

The charity plans prioritising its core activities which are front-line domestic violence advice, advocacy, and reduction of risk to life, limb, and life. Our fundraising strategy outlines the necessity of continuation of this work and develops other activities which strongly complement the welfare of women and children escaping domestic abuse. Supporting services will include empowerment programmes, education, and preventative activities and as a result of Covid affects, increase provisions that enhance connectivity with individuals and the community.

##### **Members of the Management Committee**

Members of the Management Committee, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with company law, as the company's directors, we certify that:- so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and - as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

##### **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.

## **AANCHAL WOMEN'S AID LTD**

**Company Limited by Guarantee**

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

**Year ended 31 March 2021**

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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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.

### **Auditor**

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 23 November 2021 and signed on behalf of the board of trustees by:



Saba Butt  
Trustee

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Independent Auditor's Report to the Members of AANCHAL WOMEN'S AID LTD****Year ended 31 March 2021****Opinion**

We have audited the financial statements of AANCHAL WOMEN'S AID LTD (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# **AANCHAL WOMEN'S AID LTD**

## **Company Limited by Guarantee**

### **Independent Auditor's Report to the Members of AANCHAL WOMEN'S AID LTD** (continued)

**Year ended 31 March 2021**

#### **Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## **AANCHAL WOMEN'S AID LTD**

### **Company Limited by Guarantee**

#### **Independent Auditor's Report to the Members of AANCHAL WOMEN'S AID LTD** (continued)

#### **Year ended 31 March 2021**

##### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

##### **Identifying and responding to risks of material misstatement due to fraud:**

To identify risks of material misstatement due to fraud (fraud risks) we assessed events or conditions that could indicate an incentive or pressure to commit fraud or provide an opportunity to commit fraud. Our risk assessment procedure included:

- Enquiring of trustees and key management personnel as whether they have knowledge of any actual, suspected or alleged fraud.
- Using analytical procedures to identify any unusual or unexpected relationships

We communicated identified fraud risks throughout the audit team and remained alert to any indications of fraud throughout the audit. As required by auditing standards, we performed procedures to address the risk of management override of controls, in particular the risk of bias in accounting estimates and judgements such as impairment. On this audit we do not believe there is a fraud risk related to revenue recognition because there is no pressure on management to achieve an expected revenue target as it is not owner run business but a charity.

##### **Identifying and responding to risks of material misstatements due to non-compliance with Law and regulations:**

We identified areas of law and regulation that could reasonably be expected to have material effect on the financial statements from our general commercial sector experience and through our discussion with trustees'. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. Firstly, the company is subject to law and regulations that directly affect the financial statements including financial reporting legislation, taxation legislation, pension legislation and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statements items. Secondly the company is subject to many other law and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines and litigations. We identified the following areas as those most likely to have such an effect; health and safety, GDPR, employment law. We discussed with our Audit team and trustees matters related to actual and suspected breaches of law and regulations, for which disclosure is not necessary and considered any implications for our audit. Our Audit procedure are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all law and regulations.

# AANCHAL WOMEN'S AID LTD

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of AANCHAL WOMEN'S AID LTD (continued)

#### Year ended 31 March 2021

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mohammad Saleemi (Senior Statutory Auditor)

For and on behalf of  
Saleemi Associates  
Chartered accountants & statutory auditor

792 Wickham Road  
Croydon CR0 8EA

26 November 2021

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Statement of Financial Activities  
(Including Income and expenditure account)****Year ended 31 March 2021**

		Unrestricted funds	2021 Restricted funds	Total funds	2020 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	25,101	441,082	<b>466,183</b>	373,462
<b>Total income</b>		<u>25,101</u>	<u>441,082</u>	<u><b>466,183</b></u>	<u>373,462</u>
<b>Expenditure</b>					
Expenditure on charitable activities	6,7	—	405,468	<b>405,468</b>	362,118
<b>Total expenditure</b>		<u>—</u>	<u>405,468</u>	<u><b>405,468</b></u>	<u>362,118</u>
<b>Net income and net movement in funds</b>		<u>25,101</u>	<u>35,614</u>	<u><b>60,715</b></u>	<u>11,344</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		324,669	—	<b>324,669</b>	313,325
<b>Total funds carried forward</b>		<u>349,770</u>	<u>35,614</u>	<u><b>385,384</b></u>	<u>324,669</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 16 to 24 form part of these financial statements.

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Statement of Financial Position****31 March 2021**

	Note	2021 £	£	2020 £
<b>Current assets</b>				
Debtors	12	–		53,651
Cash at bank and in hand		<u>452,888</u>		<u>317,021</u>
		<u>452,888</u>		<u>370,672</u>
<b>Creditors: amounts falling due within one year</b>	13	<u>67,504</u>		<u>46,003</u>
<b>Net current assets</b>			<u>385,384</u>	<u>324,669</u>
<b>Total assets less current liabilities</b>			<u>385,384</u>	<u>324,669</u>
<b>Net assets</b>			<u>385,384</u>	<u>324,669</u>
<b>Funds of the charity</b>				
Restricted funds			<u>35,614</u>	–
Unrestricted funds			<u>349,770</u>	<u>324,669</u>
<b>Total charity funds</b>	15		<u>385,384</u>	<u>324,669</u>

These financial statements were approved by the board of trustees and authorised for issue on 23 November 2021, and are signed on behalf of the board by:



Saba Butt  
Trustee

The notes on pages 16 to 24 form part of these financial statements.



**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Statement of Cash Flows****Year ended 31 March 2021**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>		
Net income	<b>60,715</b>	11,344
<i>Adjustments for:</i>		
Accrued expenses/(income)	<b>40,092</b>	(27,410)
<i>Changes in:</i>		
Trade and other debtors	<b>53,651</b>	(37,492)
Trade and other creditors	<b>(18,591)</b>	19,738
Cash generated from operations	<b><u>135,867</u></b>	<b><u>(33,820)</u></b>
Net cash from/(used in) operating activities	<b><u>135,867</u></b>	<b><u>(33,820)</u></b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>135,867</b>	(33,820)
<b>Cash and cash equivalents at beginning of year</b>	<b><u>317,021</u></b>	<b><u>350,841</u></b>
<b>Cash and cash equivalents at end of year</b>	<b><u>452,888</u></b>	<b><u>317,021</u></b>

The notes on pages 16 to 24 form part of these financial statements.

# AANCHAL WOMEN'S AID LTD

## Company Limited by Guarantee

## Notes to the Financial Statements

### Year ended 31 March 2021

#### 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 1 Holstock Road, Ilford, Essex, IG1 1LG.

#### 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. None of the judgements (apart from those involving estimations) that management has made in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

##### 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.

# AANCHAL WOMEN'S AID LTD

## 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

All fixed assets are initially recorded at cost.

# AANCHAL WOMEN'S AID LTD

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2021

#### 3. Accounting policies *(continued)*

##### 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:

Plant and machinery	- 20% reducing balance
Equipment	- 20% 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 charity 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.

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.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

# AANCHAL WOMEN'S AID LTD

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2021

#### 3. Accounting policies *(continued)*

##### Financial instruments *(continued)*

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

##### 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 in which it arises.

#### 4. Limited by guarantee

The organisation is a charitable company limited by guarantee. In the event of the company being wound up members are required to contribute an amount not exceeding £10.00.

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
Fundraising and donations	6,601	–	6,601

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Notes to the Financial Statements (continued)****Year ended 31 March 2021****5. Donations and legacies (continued)**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Grants</b>			
Catalyst, Lynsdale, T Rowe Price and Winston Churchill	3,500	8,277	11,777
City Bridge Trust	—	25,002	25,002
National Lottery Covid Fund	—	41,696	41,696
MOJ Covid fund	—	19,400	19,400
Tate & Lyle Sugars	—	—	—
Tampox tax fund	—	14,908	14,908
Heinz, Anna & Carol Krock Foundation	—	—	—
National Lottery Community Funds	—	99,728	99,728
Garfield Weston Foundation	15,000	—	15,000
London Waves 1 - 3	—	61,750	61,750
BBC Children In Need	—	54,012	54,012
MOPAC	—	17,500	17,500
Comic Relief	—	36,817	36,817
The Salway Fund	—	—	—
The Tudor Trust	—	37,000	37,000
Comic Relief Resilience	—	24,992	24,992
London Borough of Redbridge	—	—	—
London Borough of Newham	—	—	—
	<u>25,101</u>	<u>441,082</u>	<u>466,183</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Donations</b>			
Fundraising and donations	8,801	—	8,801

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Notes to the Financial Statements (continued)****Year ended 31 March 2021****5. Donations and legacies (continued)**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Grants</b>			
Catalyst, Lynsdale, T Rowe Price and Winston Churchill	—	—	—
City Bridge Trust	—	—	—
National Lottery Covid Fund	—	—	—
MOJ Covid fund	—	—	—
Tate & Lyle Sugars	—	2,200	2,200
Tampox tax fund	—	10,000	10,000
Heinz, Anna & Carol Krock Foundation	5,300	—	5,300
National Lottery Community Funds	—	105,444	105,444
Garfield Weston Foundation	—	—	—
London Waves 1 - 3	—	—	—
BBC Children In Need	—	37,492	37,492
MOPAC	—	25,000	25,000
Comic Relief	—	49,392	49,392
The Salway Fund	5,000	—	5,000
The Tudor Trust	—	35,000	35,000
Comic Relief Resilience	—	—	—
London Borough of Redbridge	—	22,003	22,003
London Borough of Newham	67,830	—	67,830
	<u>86,931</u>	<u>286,531</u>	<u>373,462</u>

**6. Expenditure on charitable activities by fund type**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Women and crises Services	—	115,360	115,360
Children Services	—	45,547	45,547
Education and Empowerment Services	—	133,565	133,565
Support costs	—	110,996	110,996
	<u>—</u>	<u>405,468</u>	<u>405,468</u>

  

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Women and crises Services	61,859	215,036	276,895
Children Services	4,000	59,495	63,495
Education and Empowerment Services	5,000	12,000	17,000
Support costs	4,728	—	4,728
	<u>75,587</u>	<u>286,531</u>	<u>362,118</u>

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Notes to the Financial Statements (continued)****Year ended 31 March 2021****7. Expenditure on charitable activities by activity type**

	Grant funding of activities £	Support costs £	Total funds 2021 £	Total fund 2020 £
Women and crises Services	115,360	–	115,360	276,895
Children Services	45,547	–	45,547	63,495
Education and Empowerment Services	133,565	–	133,565	17,000
Governance costs	–	110,996	110,996	4,728
	<u>294,472</u>	<u>110,996</u>	<u>405,468</u>	<u>362,118</u>

**8. Auditors remuneration**

	2021 £	2020 £
Fees payable for the audit of the financial statements	<u>1,800</u>	<u>1,800</u>

**9. Staff costs**

The average head count of employees during the year was 6 (2020: 8). The average number of full-time equivalent employees during the year is analysed as follows:

	2021 No.	2020 No.
Number of staff	<u>6</u>	<u>8</u>

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

**10. Trustee remuneration and expenses**

None of the trustee paid any remunerations during the year.

**11. Tangible fixed assets**

	Equipment £	Total £
<b>Cost</b>		
At 1 April 2020 and 31 March 2021	<u>7,642</u>	<u>7,642</u>
<b>Depreciation</b>		
At 1 April 2020 and 31 March 2021	<u>7,642</u>	<u>7,642</u>
<b>Carrying amount</b>		
At 31 March 2021	<u>–</u>	<u>–</u>
At 31 March 2020	<u>–</u>	<u>–</u>

**12. Debtors**

	2021 £	2020 £
Debtors	<u>–</u>	<u>53,651</u>



**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Notes to the Financial Statements (continued)****Year ended 31 March 2021****13. Creditors: amounts falling due within one year**

	2021	2020
	£	£
Accruals and deferred income	56,800	16,708
Social security and other taxes	3,543	770
Other creditors	7,161	28,525
	<u>67,504</u>	<u>46,003</u>

**14. 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 £1,440 (2020: £4,624).

**15. Analysis of charitable funds****Unrestricted funds**

	At 1 April 2020	Income £	Expenditure £	Transfers £	At 31 March 2021
	£	£	£	£	£
General funds	74,669	25,101	–	(20,000)	79,770
Designated Fund	250,000	–	–	20,000	270,000
	<u>324,669</u>	<u>25,101</u>	<u>–</u>	<u>–</u>	<u>349,770</u>

	At 1 April 2019	Income £	Expenditure £	Transfers £	At 31 March 2020
	£	£	£	£	£
General funds	113,325	86,931	(75,587)	(50,000)	74,669
Designated Fund	200,000	–	–	50,000	250,000
	<u>313,325</u>	<u>86,931</u>	<u>(75,587)</u>	<u>–</u>	<u>324,669</u>

**Restricted funds**

	At 1 April 2020	Income £	Expenditure £	Transfers £	At 31 March 2021
	£	£	£	£	£
Restricted Funds	–	441,082	(405,468)	–	35,614

	At 1 April 2019	Income £	Expenditure £	Transfers £	At 31 March 2020
	£	£	£	£	£
Restricted Funds	–	286,531	(286,531)	–	–

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Notes to the Financial Statements** *(continued)***Year ended 31 March 2021****16. Analysis of net assets between funds**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Current assets	349,773	103,115	452,888
Creditors less than 1 year	—	(67,504)	(67,504)
<b>Net assets</b>	<b>349,773</b>	<b>35,611</b>	<b>385,384</b>

  

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Current assets	370,672	—	370,672
Creditors less than 1 year	(46,003)	—	(46,003)
<b>Net assets</b>	<b>324,669</b>	<b>—</b>	<b>324,669</b>

**17. Analysis of changes in net debt**

	At 1 Apr 2020 £	Cash flows £	At 31 Mar 2021 £
Cash at bank and in hand	317,021	135,867	452,888

**AANCHAL WOMEN'S AID LTD**

**Company Limited by Guarantee**

**Management Information**

**Year ended 31 March 2021**

**The following pages do not form part of the financial statements.**

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Detailed Statement of Financial Activities****Year ended 31 March 2021**

	2021 £	2020 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Fundraising and donations	6,601	8,801
Catalyst, Lynsdale, T Rowe Price and Winston Churchill	11,777	–
City Bridge Trust	25,002	–
National Lottery Covid Fund	41,696	–
MOJ Covid fund	19,400	–
Tate & Lyle Sugars	–	2,200
Tampox tax fund	14,908	10,000
Heinz, Anna & Carol Krock Foundation	–	5,300
National Lottery Community Funds	99,728	105,444
Garfield Weston Foundation	15,000	–
London Waves 1 - 3	61,750	–
BBC Children In Need	54,012	37,492
MOPAC	17,500	25,000
Comic Relief	36,817	49,392
The Salway Fund	–	5,000
The Tudor Trust	37,000	35,000
Comic Relief Resilience	24,992	–
London Borough of Redbridge	–	22,003
London Borough of Newham	–	67,830
	<u>466,183</u>	<u>373,462</u>
<b>Total income</b>	<u>466,183</u>	<u>373,462</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Wages and salaries	175,098	205,503
Employer's NIC	11,976	17,457
Pension costs	1,440	4,624
Legal and professional fees	1,800	1,800
Other office costs	215,154	132,734
	<u>405,468</u>	<u>362,118</u>
<b>Total expenditure</b>	<u>405,468</u>	<u>362,118</u>
<b>Net income</b>	<u>60,715</u>	<u>11,344</u>

**AANCHAL WOMEN'S AID LTD****Company Limited by Guarantee****Notes to the Detailed Statement of Financial Activities****Year ended 31 March 2021**

	2021 £	2020 £
<b>Expenditure on charitable activities</b>		
<b>Women and crises Services</b>		
<i>Grant funding activities</i>		
Wages/salaries	77,960	127,653
Employer's NIC	5,516	12,849
Pension costs	1,440	4,624
Other office costs	30,444	131,769
	<u>115,360</u>	<u>276,895</u>
<b>Children Services</b>		
<i>Grant funding activities</i>		
Wages/salaries	37,985	58,981
Employer's NIC	3,204	3,684
Other office costs	4,358	830
	<u>45,547</u>	<u>63,495</u>
<b>Education and Empowerment Services</b>		
<i>Grant funding activities</i>		
Wages/salaries	27,000	16,265
Employer's NIC	1,828	600
Other office costs	104,737	135
	<u>133,565</u>	<u>17,000</u>
<b>Governance costs</b>		
CEO's salary (5%)	32,153	2,604
Governance costs - employer's NIC	1,428	324
Governance costs - audit fees	1,800	1,800
Governance costs - other office costs	75,615	—
	<u>110,996</u>	<u>4,728</u>
<b>Expenditure on charitable activities</b>	<u><u>405,468</u></u>	<u><u>362,118</u></u>