

# Independent Examiner's Report on the Accounts

## Receipts and Payments Accounts

Report to the trustees/members of

Charity Name **WOMEN IN NEED**

On accounts for the year ended

**310325**

Set out on pages

(remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act)) and that an Independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the Act);
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- state whether particular matters have come to my attention.

**Basis of Independent examiner's statement**

My examination was carried out in accordance with General Directions given by the Charity Commissioners. 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 the 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 the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention (other than that disclosed overleaf \*):

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 41 of the 1993 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act
 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.

\* Please delete the words in the brackets if they do not apply.

Signed

**C. Wain**

Date **10/01/26**

Name

**CHRISTINE ATKINSON**

Relevant professional qualification or body (if any)

**AAT ACCA (PART QUALIFIED)**

Address

**2 NORWICH CLOSE  
GREAT LUMLED  
CHESTER LE STREET  
DH3 4QL**



## Disclosure Section

Only complete if the examiner needs to highlight material problems

Give here brief details of any items  
that the examiner wishes to disclose



# Trustees' Annual Report

(Accompanying Receipts and Payments Accounts)

## Section 1

## Legal and Administrative Information

Charity name	WOMEN IN NEED	
Any other name the charity is known by	W.I.N.	
Charity Commission registered number	1114667	
For the financial year beginning on	010424	
For the financial year ending on	310325	
Charity's principal address	<p>If including the charity's address might put any person whose name is required to be given in this report in personal danger, please contact the Dispersations Officer at the Charity Commission. We can give permission for the address not to be disclosed here.</p> <p>% MRS. S.J. PATTISON FROSTERLEY COTTAGE, INTAKE LANE FROSTERLEY, BISHOP AUCKLAND CO. DURHAM Postcode DL132TH</p>	
Description of the charity's trusts	<p>This should include:</p> <ul style="list-style-type: none"> <li>• details, including date if known, of the charity's governing document (eg trust deed, will, constitution etc); and</li> <li>• a brief explanation of the charity's objects.</li> </ul> <p>Where applicable, you may choose to give details of any specific investment powers of the charity.</p>	
Governing document	TRUST DEED - GD2	
Objects of the charity	TO FURTHER ANY CHARITABLE PURPOSE FOR THE BENEFIT WORLDWIDE WHO ARE SOCIALLY AND/OR ECONOMICALLY DISADVANTAGED IN PARTICULAR BY: RELIEVING THEIR POVERTY - PRESERVING + PROTECTING THEIR HEALTH - RELIEVING SICKNESS - + ADVANCING EDUCATION.	
Specific investment powers		

Please provide additional information on a separate sheet where necessary



## Professional advisers

You may choose to provide the names and addresses of any advisers regularly used by the charity, eg bankers, solicitors and investment advisers.

BUSINESS MANAGER - BARCLAYS BANK UK  
P.L.C. - BISHOP AUCKLAND CO. DURHAM

DR. RATNA GADE - CONSULTANT PHYSICIAN  
DR. ASHISH KUTHE - CONSULTANT PSYCHIATRIST

NAGPUR - INDIA

## Section 2

## Trustees and Governance

Names of trustees (including the directors of corporate trustees)

- The names of all charity trustees should be given in column (a) below. "Charity trustees" are the persons responsible for the management of the charity. Include the names of the charity trustees at the date of the report and of anyone else who acted as a charity trustee during the period covered by this report. You may choose to add the title of any office held (eg Chair, Treasurer, Secretary, etc) after the name.
- If any of the named charity trustees acted only for part of the period covered by the report or were appointed or resigned after the period end, the dates during which they acted as charity trustee should be given in column (b) below.
- If a body corporate is the charity trustee, or is one of the charity trustees at the date of this report, the names of the "directors" of the body corporate should be given in column (c) below.
- The name of any person or body entitled to appoint one or more new charity trustees should be given in column (d) below (eg the charity trustees themselves, the members of the charity, the settlor or founder of the charity etc).
- The maximum number of charity trustees that must be named is 50. If there are more than 50 charity trustees at the date of this report, only the names of 50 need be given, but include the trustees who are officers (Chair, Secretary, Treasurer, etc). An additional sheet may be appended to Section 2 if necessary.
- If including a particular name might put the person concerned in personal danger, please contact the Dispensation Officer at the Charity Commission who can give permission for the name(s) not to be disclosed.

Name of Trustee (details of any office held may be added after the name)	Dates during which the named trustees acted if not for whole period of this report	Names of directors of any corporate charity trustee at the date of this report	Name of person (or body) entitled to appoint any charity trustee
(a)	(b)	(c)	(d)
MRS. CAROL M. GRAHAM	CHAIR		
MRS SANDRA J. PATTISON	TREASURER		
MISS JUDITH BAINBRIDGE	MBE SECRETARY		
MS. RACHEL THAKER-HERBERT	TRUSTEE		
DR. RACHEL MITCHELL	TRUSTEE		
MRS REBECCA GILLOW	TRUSTEE		

Please provide additional information on a separate sheet where necessary



## Section 2

## Trustees and Governance (continued)

Please explain briefly how trustees are elected or appointed.

Trustee selection method

APPOINTED BY CURRENT TRUSTEES AND FOUNDERS WITH DUE REGARD TO THE SKILLS AND EXPERIENCES WHICH WOULD BE OF VALUE AND POSITIVE BENEFIT TO THE CHARITY

Names of the charity's custodian trustees

Please give the name of any person who is a "trustee for the charity" at the date of the report, or at any time during the period covered by this report. "Trustee for the charity" means someone who holds the title to property belonging to the charity, without having any management responsibilities (for example a custodian trustee or other nominee).

Name	Dates acted if not for whole period of this report

## Section 3

## Activities and Achievements

Charity's activities and achievements during the year

Explain here about what the charity is trying to do and how it is going about it. You **are only required** to provide a brief summary of the main activities and achievements of the charity during the year in relation to its objects.

Where applicable, you **may choose** to include comments about:

- the charity's organisational structure;
- any significant changes, development and future plans;
- any related parties, charities or other organisations with which the charity co-operates in its work;
- the contribution of volunteers;
- the effectiveness of any fund-raising activities; and
- any funds in deficit, the reasons and any action being taken.

Women In Need (WIN) remains dedicated to empowering women across central India by delivering essential healthcare, education, and socio-economic support. Marking its 25th anniversary, WIN continues to expand its reach and deepen its impact, fuelled by an experienced team of doctors, Social Workers (MSWs), and committed volunteers.

WIN's recent expansion signifies a major milestone in its journey. Originally centred in Nagpur, Maharashtra, WIN has extended its outreach to remote villages along the Maharashtra-Madhya Pradesh border. This development has allowed WIN to serve communities previously deprived of regular healthcare services, with a focus on women's health and empowerment.

The backbone of WIN's operations lies in its mobile healthcare and awareness initiatives. A specialised team of doctors and MSWs travels regularly to distant villages, offering medical consultations, routine check-ups, and health education sessions. Through these outreach camps, WIN addresses a spectrum of women's health issues—ranging from maternal care and nutrition to chronic disease management.

In Nagpur, WIN's socio-economic and healthcare programmes have flourished. The charity runs health clinics, vocational training workshops, self-help groups, and educational seminars aimed at fostering economic independence among women.

WIN is recognised for its expertise in leprosy survey, education, and treatment. The organisation conducts regular field surveys to identify new cases, provides comprehensive treatment regimens, and delivers targeted educational campaigns to dispel myths surrounding leprosy. Women affected by leprosy often face deep-rooted social stigma, which leads to isolation and reduced access to services.

Many women with leprosy suffer from chronic ulcers, which, if left untreated, can lead to severe complications. WIN has pioneered a home-based ulcer management programme, training patients and their families in wound care and infection prevention. This approach enables women to manage their condition discreetly and safely within their homes, reducing the burden of frequent hospital visits and promoting a sense of autonomy. The initiative has seen notable success in improving healing rates and quality of life for affected women.

WIN's collaboration with universities and colleges is a cornerstone of its outreach and capacity-building efforts. By offering internships to MSW students, WIN provides practical training in community health, social work, and project management. Student volunteers play a pivotal role in field activities—conducting surveys, delivering health education, and supporting programme logistics.

Please provide additional information on a separate sheet where necessary



Charity trustees should give in their report a description of the policies that they have adopted:

- for the selection of investments for the charity;
- for determining the level of income reserves held, stating and explaining the level of reserves held; and
- where grants are made by the charity, for the selection of individuals and institutions who are to receive grants out of the assets of the charity.

In addition you may choose to:

- confirm that the trustee body has undertaken a review of the major risks to which the charity is exposed, and that systems designed to mitigate those risks have been considered; and
- where the charity has a policy for the selection of investments, to comment on the investment performance achieved.

Reserves policy

Grant-making policy

Investments selection policy

Review of major risks

THE TRUSTEES + FOUNDERS BOTH IN THE UK + INDIA REVIEW RISKS AS AN ESSENTIAL PART OF OUR DAY TO DAY OPERATION BECAUSE OF THE NATURE OF OUR WORK IN INDIA AND THE RISKS INVOLVED THE HEALTH AND SAFETY DOCUMENTS ARE REVIEWED ANNUALLY AND UPDATED IF NECESSARY.

## Section 5

### Signature and Declaration

**Declaration** I declare, in my capacity of charity trustee, that:

- the trustees have approved the report above; and
- have authorised me to sign it on their behalf.

Signature

*J. Bainbridge*

Full name

MISS JUDITH BAINBRIDGE M.B.E.

Position (eg Secretary, Chair, etc)

SECRETARY

Date

10/12/25

Please provide additional information on a separate sheet where necessary





# Receipts and Payments Accounts

Charity name WOMEN IN NEED

Charity number (if any) 1114667

For the period from (start date) 010424

to (end date) 310325

Section A Receipts and payments					
	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
DONATIONS	64:488				
<i>Sub total</i>					
<b>A2 Asset and investment sales, etc</b>					
<i>Total receipts</i>	64:488				
<b>A3 Payments</b>					
	74:340				
<i>Sub total</i>					
<b>A4 Asset and investment purchases, etc</b>					
<i>Total payments</i>	74:340		TOTAL =	74:340	
<i>Net of receipts/(payments)</i>					
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>					
<i>Cash funds this year end</i>	80:441				70:589



## Section B

## Statement of assets and liabilities at the end of the period

	Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
B1 Cash funds	BARCLAYS BANK	80,441		
	UK. PLC.			
	Total cash funds			
(agree balances with receipts and payments account(s))				

	Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
B2 Other monetary assets				

	Details	Funds to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets				

	Details	Funds to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use				

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				

Signed by one or two trustees on behalf  
of all the trustees

Signature

Print name

Date of approval

S J Pattison

SANDRA J. PATTISON

12/01/26