

THE FINANCIAL STATEMENTS OF



The Women & Families
RESOURCE CENTRE
INSPIRE. EMPOWER. MOTIVATE. ACHIEVE

FOR THE YEAR ENDED

31st March 2024

WELCOME!

We are pleased to present our annual report for 2023/24.
It has been a busy year!

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CHARITY INFORMATION

REGISTERED CHARITY ADDRESS:

The Women & Families Resource Centre,
39-41 School Street, Wolverhampton, WV1 4LR

Office Address: Waterloo Court, 31 Waterloo Road, Wolverhampton, WV1 4DJ

Storage Address: Unit 5, Victoria Fold, Wolverhampton, WV1 4LE

CHARITY CONTACT DETAILS: Tel: 01902 219 229 Mobile: 077549 53921

E: info@wfrfc.uk.com

W: www.wfrfc.uk.com



Charity Registration Number: 1131817

BANKERS:

Bank Name: Virgin Money, 67 Queen Street, Wolverhampton, WV1 3BY Account

Account No: 10411669 Sort Code: 82-11-07 IBAN: GB04CLYD82110710411669 BIC: CLYDGB21943

OUR TRUSTEES

Reference and administrative details of the charity, its trustees and advisors. The trustees during the financial year and up to and including the date the report was approved were:

NAME

JUDITH NGUEBI NTAMARK

CHRISTINE GWENDA

GOUNDO KOITA

TAZI ANYINGANG

KARINE NGWE TONZOCK

HELEN ITANJE

POSITION

CHAIR

VICE CHAIR

GENERAL SECRETARY

TREASURER

FINANCIAL SECRETARY

ENGAGEMENT OFFICER

EXECUTIVE DIRECTOR'S REPORT



The past year has been a testament to the resilience, courage, and unwavering commitment of the Women & Families Resource Centre (WFRC). As I reflect on our journey, I am overwhelmed with gratitude for the extraordinary dedication of our team and the profound impact we have made together.

Our charity is more than just a service provider; it is a lifeline for women and families in crisis. Each day, our team of compassionate staff and volunteers extend their hands and hearts to those in need—offering not just material support but love, hope, dignity, respect, and encouragement.

This year has not been without its difficulties. The cost-of-living crisis has hit vulnerable women and families the hardest, pushing many to the brink. With rising operational costs, increasing competition for funding, and overwhelming demand for our services, the need for our work has never been more urgent. The waiting lists have grown, yet our resolve has remained unshaken.

One of the most heartwarming developments this year has been the unprecedented growth of our Baby Bank. Our Baby Bank has slowly become more than a place for essentials; it has become a lifeline for countless families. Over the past few years, we have not only expanded our reach but also deepened our impact, ensuring that no family feels left behind during their most challenging times. Whether it's a single mother escaping domestic violence, a refugee family finding their footing, or a parent struggling to make ends meet, we stand by them, offering more than just material support—we offer a sense of community and belonging.

We have weathered the pandemic, and the cost-of-living crisis, adapting with strength and agility to continue providing vital support. Amidst these challenges and triumphs, we also took bold steps forward. We moved into new offices at Waterloo Court, expanded our storage facilities, and grew our volunteer network. Becoming an A-Rated licensed sponsor under the charity worker immigration route has allowed us to welcome passionate individuals from diverse backgrounds into our team—strengthening our impact.

None of this would be possible without the incredible people who make up WFRC—our dedicated staff, volunteers, partners, and supporters. Your hard work, passion, and unwavering belief in our mission have been the driving force behind every success.

To our donors and funders—you are the unseen heroes of our story. Your generosity fuels our ability to respond, to adapt, and to create meaningful change. Every pound donated, every hour volunteered, every voice raised in support has transformed lives.

As we look ahead, I invite you to continue walking this journey with us. There is still so much to do, so many lives to uplift, and so much love to spread. Together, we can ensure that no woman, no family, and no child is left behind in Wolverhampton.

Dr Karyne Tazi

Who We Are



We are a place dedicated to serving the needs of disadvantaged and vulnerable women by providing free services within a culturally sensitive, non-judgmental and confidential framework. We facilitate the integration of women into the community whilst empowering them to reach and achieve their full potential.

Our strengths-based approach empowers women & families to build resilience by looking within to discover their own strengths, identify their own needs & utilize the resources available to make their own choices & create their own solutions.

Our Vision

We envision empowered women leading resilient families and connected communities, creating a future built on equality, compassion, and shared strength.

Our Mission

Our mission is to provide holistic, culturally sensitive support to disadvantaged women and families, helping them overcome obstacles, discover their strengths, and achieve lasting, meaningful change in their lives.



TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2024

This year has been a testament to the **power of community, resilience, and collective action**. The positive feedback we have received from those we serve is a **reflection of the real, life-changing difference** that the Women & Families Resource Centre (WFRC) makes every day. But we know our journey is far from over. **The demand for our services has never been greater**, and as we enter our **twentieth year**, we are more determined than ever to take bold steps towards **transformational change**—not just for our organisation, but for **thousands of families across Wolverhampton**.

WOLVERHAMPTON BABY BANK REPORT



Did You Know?

- **1 in 3 families** struggle to afford clean nappies for their baby.
- **25% of working parents** miss childcare opportunities because they can't afford nappies.
- **40% of low-income families** face the heartbreaking choice between nappies and food.

These statistics highlight the urgency of our mission. Behind each number is a story of resilience, heartbreak, and hope. No parent should have to make these sacrifices. With your support, we can make essential items accessible

to every family in need, ensuring that children can grow up in a safe, healthy, and nurturing environment.

“Having access to nappies and other necessities has been a blessing. Without the baby bank, we would have struggled to provide for our children.” (Service User)

What We Do

Wolverhampton Baby Bank, a project of The Women & Families Resource Centre, supports families with children aged 0-3. Through donations and community support, we provide:

Essential items for babies and toddlers, including nappies, clothing, bedding, and toys.

Parent support, including drop-ins, befriending services, and new-mom groups.

Referrals and resources to connect families with additional services in the community.



Every pack we provide is thoughtfully prepared, with many items being high-quality, pre-loved contributions to promote sustainability. Financial donations help us purchase critical new items like nappies and mattresses, ensuring every child gets a fresh start. Additionally, our team works tirelessly to ensure that each family feels cared for and respected, regardless of their circumstances.

A Parent's Impossible Choice



No one should have to decide between food and a clean nappy. Sadly, for many Wolverhampton families, this is an everyday reality. Our goal is to bridge this gap and provide a safety net for families in crisis. For every referral we receive, we hear stories of parents doing everything they can to protect and care for their children. Our role is to ensure that they don't have to make impossible choices.

“If it were not for the Baby Bank, my family would have suffered in so many ways by having to make otherwise dire choices that affect other areas of our lives. For that I am eternally grateful. Thank You All.” (Service User)

Lillian's Story

“It was not easy when we first arrived,” Lillian shared. “If you had asked me how I was before we found the baby bank, I would have cried. My husband was working as a lab technician, and I had a part-time job earning minimum wage. But it wasn't enough to pay rent and feed our family of four. Sometimes I didn't eat because I had to feed my kids.”

Lillian, her husband, and their two children, aged 5 and 3, moved to the UK from Nigeria on a sponsorship visa. Three months after their arrival, Lillian discovered she was pregnant. Her zero-hour contract job ended when she was eight months pregnant, leaving her with no maternity pay.

Today, Lillian works part-time in customer service while pursuing adult education, and her husband has a full-time job. “The baby bank has been a lifeline for my family during our transition to living in the UK,” she said. “Your kindness not only provides assistance with baby items but also brings hope and reassurance that we are not alone in our journey towards stability here in the UK.”

Lillian expressed deep gratitude for the generosity of donors: “Thank you for your love and compassion. I will never forget this!”

WHY NAPPIES ARE ESSENTIAL



Our Why

We passionately believe that Every Baby Deserves to be Safe, Warm, Fed, Protected & Loved!



Without adequate nappies, families may leave babies in dirty nappies for much longer, exposing babies to painful rashes, infections, and serious complications. Nappies are more than just a necessity; they are a basic right that ensures a child's comfort, health, and dignity. Providing these essential items has a ripple effect, by improving family well-being in countless ways.

My biggest worry all through pregnancy was how I will be able

to pay for my child's needs. I had planned to stay indoors after having the baby until I'm able to save money to by her pram and cot. I couldn't believe it when my midwife told me that I could get these from the baby bank. Every piece of clothing I got was clean and beautiful. You literally wiped my tears away. Thank you so much." - Eve

Who We Serve



Families referred to us often face complex challenges. In 2023, we saw a steep 110% increase in referrals. The rising cost of food and other essentials is making it almost impossible for many families to put food on the table & the two-child limit has exacerbated these crises for families. Our service remains a lifeline, providing essentials and hope to families navigating difficulties circumstances.

Here are some of the most common referral reasons to
Wolverhampton Baby Bank:

Unemployed & dependent on benefits	Asylum seekers or refugees	Families Fleeing Domestic Violence	Disabled or chronically sick adult within the household or close family
Parent has depression or other mental health illness	Two or more children within the household aged under five years	Insecure Immigration Status/ No Recourse to Public Funds	Poverty and Deprivation
Children with special educational or medical needs	Separation and/or divorce in last year	Preterm or Low birth weight	Parent(s) are under 18 or in care
Part time/ Zero Hour Contract Employment/ Low Income	Homeless or Living in Temporary Accommodation	High Debts due to Rising Cost of Living	Children at risk of significant harm/ has a named Social Worker

The rising cost of food and other essentials is making it almost impossible for many families to put food on the table & the two-child limit has exacerbated these crises for families.

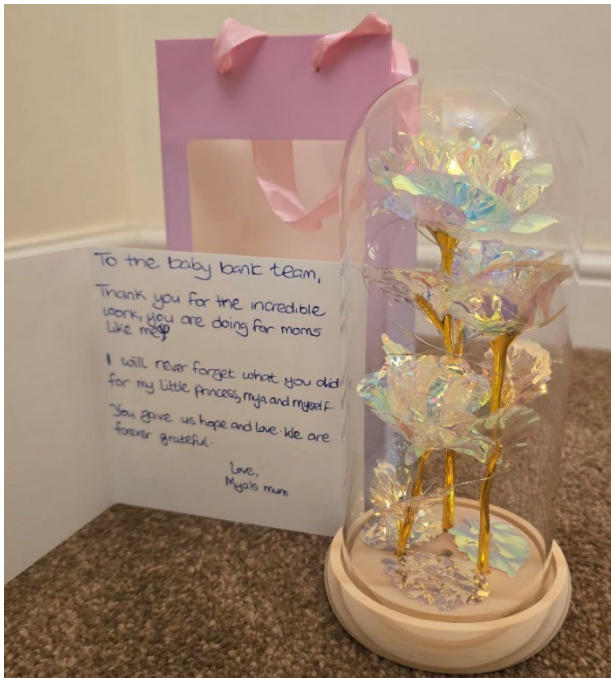
Feedback from Families

These testimonials are a powerful reminder of the impact of our collective efforts. Each piece of feedback reminds us of why we do what we do. They inspire us to continue pushing forward, knowing that our work changes lives.



“I worried throughout my pregnancy about providing for my child. Receiving a Moses Basket, Changing Mat, hospital bag & so much more eased all my worries. Thank you!”





“Thank you so much! The clothes and blankets have helped us so much during these cold days. I hope to volunteer and give back someday.”

“The Baby Bank saved us. I don’t have the words to express how grateful I am.”

Our Year in Numbers



798

Baby Grows, Sleepsuits, Tops & Vests



485

Baby Sleeping Bags



766

Baby Hats, Bibs, Mittens, Baby Socks, tights, Booties



533

Coats, Cardigans & Jumpers



821

Baby Lotion, Bubble Bath & Shampoo
Baby Bath Tub
Baby Towel, & Sponge,



352

Moses Basket & Stand, Baby Blankets & Bedding
Prams, Strollers & Pram Covers
Car Seats



2046

Nappies, Nappy Cream, Nappy Sacks & Baby Wipes



1153

Baby Milk & Food
Baby Bottles & Sterilisers
Manual Breast Pumps
Baby Dummies & Teethers



384

Breast , Sanitary & Maternity Pads
Body Lotion, Shower Gel , Hand Cream & Shampoo
Toothbrush & ToothPaste
Deodorant & Chocolate for Mum

Our numbers demonstrate the valuable and integral role that Wolverhampton Baby bank service’ plays in the lives of some of the most vulnerable members of our community.

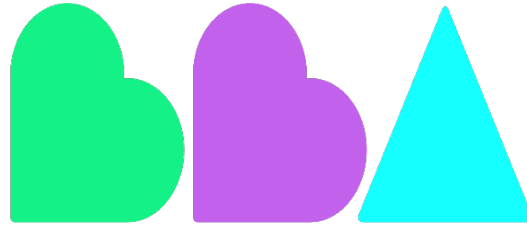
With 4.3 million children now living in poverty and 1 million in destitution, as well as the cost-of-living crisis continuing to put increasing pressure on families, babies and children have been deeply affected by the worst cost of living crisis in 40 years, impacting their development and lifelong health.

Our Year in Action

Partnerships & Corporate Engagement:

Wolverhampton Baby Bank is proud to be a member of the Baby Bank Alliance, a network of baby banks across the UK advocating for families, ensuring babies and children have the essentials they need to thrive. Our membership & partnership with The Baby Bank Alliance has been absolutely instrumental in our success this year!

Through BBA, we received developmental funds and 5 HP laptops from Deloitte in partnership with the Royal Foundation Centre of Early Childhood. These laptops are used by our baby bank team to increase our efficiency & effectiveness.



Member of the Baby Bank Alliance.



Wolverhampton Baby Bank met & collaborated with In Kind Direct to strategise on addressing the increasing demand for our services. United by our mission to support families in need, we

worked on finding innovative solutions to ensure we can assist every family that reaches

Kudos to all the students & staff at Wolverhampton grammar school for your amazing initiative of collecting donations for families accessing the baby bank.



Thank you to the United Reformed Church, Wolverhampton for your donation collections



Shout out to all our corporate donors throughout the year! We are always so grateful for our corporate sponsors such as the Mace Group who have supported us since 2021 in various ways. A big thank you to Argos Wednesfield, Asda Wolverhampton, Morrisons, Kingswingford , Low Hill Nursery School & Barrie Bookkeeping & Payroll Solutions.

Your generosity has allowed us to expand our services and assist more families in need within the Wolverhampton community.



We were one of the lucky baby banks to be chosen to benefit from ITV's TV Presenter Lorraine's "Big Baby Bank Appeal" in partnership with Morrisons and the Baby Bank Alliance. This appeal was aired for 2 weeks on ITV, highlighting the incredible work of baby banks and encouraging viewers to donate essential items to local struggling families.



Funder Spotlight!

The Wind Beneath our Wind



We can never put into words the amount of support we have received from the Imagine Foundation! It is hard to imagine that these amazing funders have stuck with us through thick and thin for a decade! They have been our rock! Our safety net! Our Anchor & Our Lifeline! They have represented to us what we represent for our families! They believed in us when no one else did and held our hand through our uncertain path! They have continuously pour into our cup, whilst we pour into the cups of the vulnerable women & families within our communities! Thank you IF !

Wolves Community Foundation



Our Free Annual Christmas party would never be a reality without our local community champions from the Wolves Foundation (The official Charity of the Wolverhampton Wanderers Football Club). Their Christmas shoebox appeal has made it possible for us to distribute hundreds of Christmas gifts to families within the community for the past five years through our annual Christmas Party.

"Without their help, many of these children would have nothing at all at Christmas."

Bringing Joy and Magic: Our Annual Christmas Party

In December, we had the privilege of hosting our much-anticipated annual Christmas party, a cherished tradition that brings warmth, laughter, and a sense of community to families in need. The event welcomed children living in local refuges and the families we support throughout the year, offering them a festive space filled with joy and wonder. It was a day of smiles, togetherness, and heartfelt moments—the kind that make the holiday season truly magical.

One of the highlights of the event was, of course, Santa’s visit. Watching the children’s eyes light up as they met Santa, shared their wishes, and received gifts was an unforgettable experience. The room buzzed with excitement as children immersed themselves in Christmas crafts and games, creating memories that will last a lifetime. For many families, this party was a rare opportunity to pause, breathe, and embrace the spirit of the season amidst life’s challenges.



This year’s Christmas party marked the culmination of our annual Christmas campaign, which ensures that every child experiences the joy of the holidays. Through this campaign, we collected and distributed toys, books, and other gifts to families who might otherwise face a holiday morning without presents. Thanks to the generosity of our donors and supporters, we provided gifts to 327 children—a milestone that fills us with pride and gratitude.

The Christmas season is often a time of immense pressure for caregivers. Many parents and guardians struggle to meet their children’s expectations, sometimes at great personal or financial cost. For some, this means facing the risk of debt, borrowing from high-risk lenders, or making heartbreaking compromises. Our mission is to alleviate this burden. By providing gifts and support, we aim to not only bring joy to children but also ease the stress on their families, allowing them to enjoy the holiday season with dignity and peace of mind.

This year, we were fortunate to partner with incredible organizations like Wolves Community Foundation and Giving World Online, whose support ensured we had enough gifts for every child at the party. We also extend our heartfelt thanks to Wolverhampton Council, whose assistance through the Household Support Fund helped families put food on their tables on Christmas Day. Together, we created a safety net of care and kindness that families could rely on during this special time of year.

BEFRIENDING, DOMESTIC VIOLENCE & COUNSELLING SERVICE

The year 2024 has been one of extraordinary challenges and resilience. With the cost-of-living crisis deepening and economic uncertainty persisting, the demand for our services reached record levels. Yet, amidst these difficulties, we found hope, strength, and an unbreakable community spirit.

Thanks to the Household Support Fund from Wolverhampton City Council, we were able to extend lifesaving material support to vulnerable families—offering grocery and food aid, assistance with utility bills, clothing, baby essentials, white goods, and furniture. This financial relief complemented our befriending service, allowing us to provide holistic and wrap-around support to those in crisis.

Empowering Through Befriending & Counselling Support



The rising demand for our services placed significant strain on our resources, but our volunteers and donors stepped up in remarkable ways.

This year, we supported 397 women out of 422 referrals, providing an astounding 8,663 hours of one-to-one Befriending Support. Many of the women we assisted described our service as a vital lifeline, with significant improvements in their mental health, resilience, and self-empowerment.

In addition to befriending, our free counselling service was crucial in supporting those experiencing trauma and mental health difficulties. Through a blend of remote and in-person delivery, we provided 946 hours of talking therapy, supporting 194 clients on their journey to healing and recovery.

Addressing Urgent Needs

This year, we witnessed an alarming increase in demand for:

- ✓ Financial assistance due to the cost-of-living crisis
- ✓ Mental health and emotional support, particularly for those experiencing depression and anxiety
- ✓ Protection and guidance for victims of violence against women

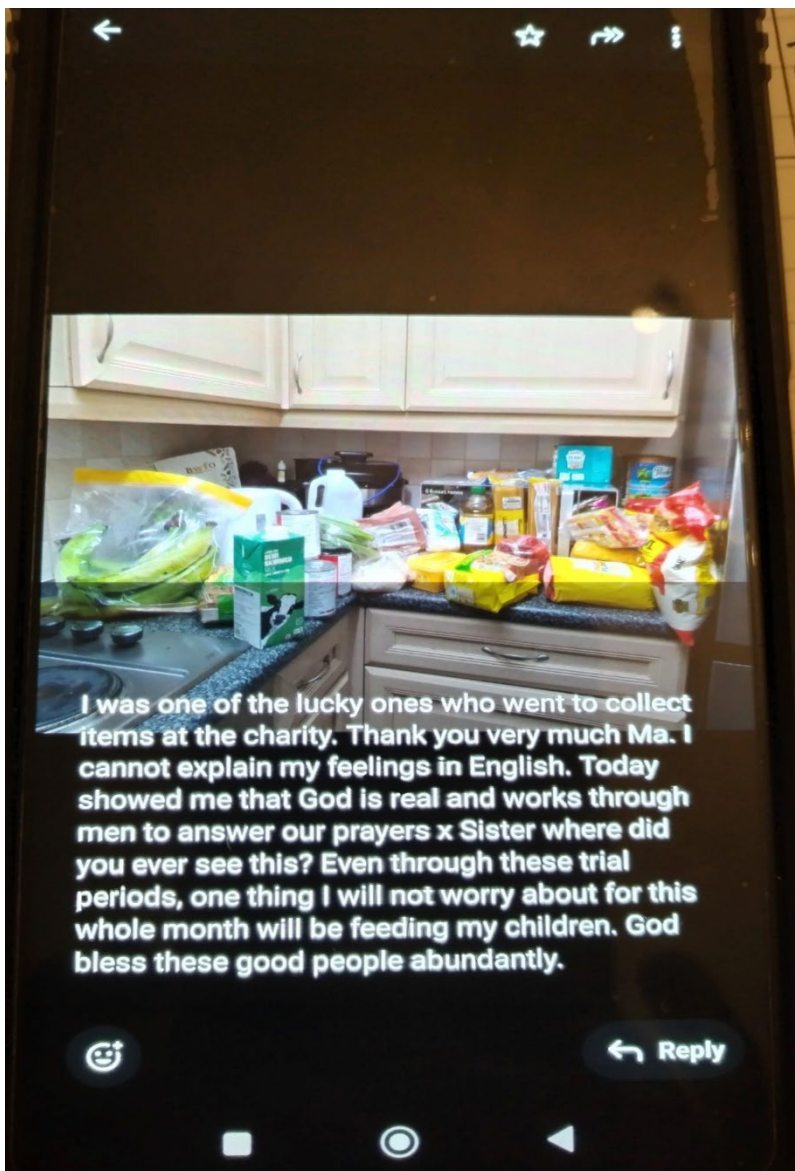
In response, we expanded our emergency provisions, distributing 876 food parcels to families in desperate need. These numbers represent real stories—single parents skipping meals to feed their children, women on zero-hour contracts struggling to afford heating, and families on the brink of homelessness.

But our support goes beyond immediate relief. Our befrienders provide more than just a service—they provide safety, empathy, and hope. They are the friendly voice on the phone, the reassuring presence in times of crisis, and the compassionate advocate for women who feel unheard. Whether through emergency phone support or face-to-face interactions, they offer a lifeline when it's needed most.

Through our services, we have helped women:

- ✓ Regain control over their lives by improving their mental, emotional, and physical well-being
- ✓ Access resources and guidance to manage financial hardship, employment barriers, and education opportunities
- ✓ Reduce social isolation and break the cycle of violence and abuse at home
- ✓ Navigate bureaucratic systems to secure benefits, housing, and vital support networks.

A Story of Hope: Emily's Journey



Emily, a single mother of two, was referred to us when she was at her lowest. Struggling with rising bills, food insecurity, and declining mental health, she felt trapped and alone. Her young son's school had raised concerns about his hunger and lateness, prompting the referral.

Emily was paired with Nancy, a dedicated befriender, who immediately stepped in. She provided food and financial assistance through the Household Support Fund, alleviating some of the stress of unpaid bills. But more than that, Nancy listened—offering the emotional support Emily had long been missing.

Through weekly visits, goal-setting, and access to counselling, Emily began to rebuild her confidence. With our support, she secured council tax relief, Healthy Start vouchers, and utility support, creating a pathway towards stability.

Emily's words capture the impact best:

"Nancy is like the family I never had. Her constant encouragement and support gave me hope! I could never have managed my mental health, raised two children alone, and survived on a low income without this service."

Stories like Emily's remind us why we do this work—because behind every statistic is a life transformed, a future reclaimed.



**No one should feel alone,
especially during life's most challenging moments.**

belief that together, we can create lasting change.

Thank you to everyone who has stood with us—your generosity, dedication, and compassion make this work possible.

Additionally, our new office space at Waterloo Court has been a game-changer, providing essential extra storage for baby essentials and emergency provisions. This has allowed us to respond swiftly to urgent needs and ensure that more families receive the support they deserve.

YOUTH PROJECT REPORT

Empowering Young Lives Through Connection, Creativity, and Confidence



Our structured and interactive workshops are designed to **support mental health and well-being**, ensuring that every young person feels seen, heard, and valued. At the heart of our approach lies **the six domains of resilience**: encouraging young people to discover their **talents and interests**, fostering **secure relationships**, building **social competencies**, strengthening **friendships**, enhancing **education**, and instilling **positive values**.

This year, our youth project has been a **beacon of hope, joy, and transformation** for children and young people in our community. Through **engaging weekend and holiday activities**, we have not only provided a space for fun and exploration but also nurtured **resilience, self-confidence, and lifelong friendships**.





But what truly makes our program special?
Accessibility. Inclusion. Community.

Every session, every trip, every shared moment is **completely free**—ensuring that **no child is left behind** regardless of their background or circumstances.

'My son was really happy and woke up every morning to go for the activities.'

Creating a Safe Haven for Expression and Growth

Our youth groups are more than just activities; they are a **sanctuary of self-expression, creativity, and emotional support**. Whether through **drama, games, music, or interactive workshops**, young people are encouraged to explore new experiences, discover their strengths, and build self-confidence.

By stepping outside the traditional classroom setting, they develop **independence, leadership skills, and the ability to communicate effectively**. More importantly, these groups serve as a **safe and judgment-free zone**, where young people can share their thoughts, discuss their struggles, and feel truly supported.

'The whole program was amazing. I made a lot of friends and was happy to be of a team.'(intern)



The Power of Mentorship: Young People Supporting Young People



much fun as the young people” (Volunteer)

Our youth interns have played a pivotal role in **mentoring, guiding, and inspiring** their younger peers. They offer a **listening ear, a word of encouragement, and a reassuring presence**, demonstrating the impact of positive role models. **Research shows that structured, engaging activities help steer young people away from negative influences and risky behaviors**—and we have seen this firsthand.

From organized **trips and barbecues** to **end-of-term celebrations**, we've created lasting memories that foster **belonging, connection, and confidence**.

“The Summer activities were fun, we had as



'The cooking event was awesome. I learnt how to do a lot of things differently while cooking.' (young person)

Transforming Social Skills, Confidence, and Future Prospects

Through our programs, young people are not only building friendships but also **essential life skills**:

- ✓ Learning **teamwork, cooperation, and communication**
- ✓ Gaining **independence and leadership skills**
- ✓ Exploring **new environments and opportunities for growth**
- ✓ Developing **empathy, respect, and a sense of belonging**

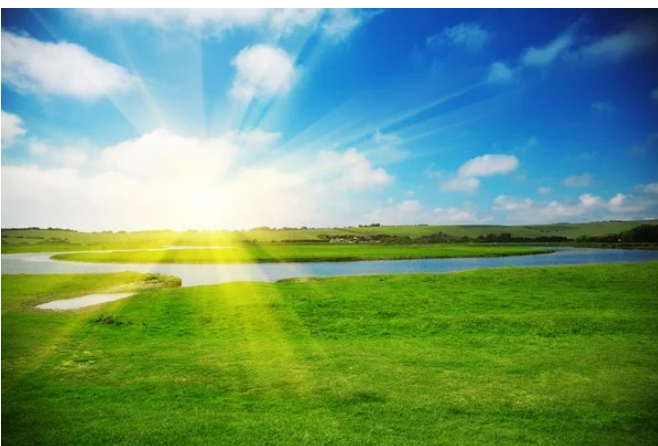
Our program is designed to **ignite potential, unlock creativity, and empower young minds**—ensuring they step into the future with **confidence, self-belief, and hope**.

Together, we are **not just creating activities—we are shaping futures, restoring hope, and building a stronger, more connected community**.

“the summer event was productive for my children this Summer because they were involved in different activities and always looked forward to the next day.” (Parent)



OUR FUTURE LOOKS BRIGHT



enhancing our operational efficiency to better meet the needs of our service users and adapt to a changing landscape.

This past year set the stage for many new and innovative beginnings. As we look ahead, we remain committed to spreading hope, joy, and love to the families who need it most.

Looking Ahead: Our Priorities for 2024/25

To continue our impact, we are focusing on key priorities that will **strengthen and sustain** our work:

- ✓ **Revamping Our Business Structure:** We are

- ✓ **Upgrading Facilities and Data Security:** We are improving our physical space and strengthening our data protection measures to ensure a **safe, secure, and supportive environment** for both our staff and service users.
- ✓ **Achieving Financial Sustainability:** By **expanding our e-commerce and charity shop platforms**, we will reduce our dependence on external funding and build a **self-sustaining future**.
- ✓ **Expanding Our Reach:** We are **reinvesting in our Baby Bank service** to support even more families, offering not just material aid but also **guidance, encouragement, and holistic support**.

With these initiatives, we are building a **more resilient, effective, and future-proof** organisation—one that is ready to **transform even more lives**.

Statement Of Public Benefit

Trustees of a charity have a duty to report in their Annual Report on their charity's public benefit. The Trustees of The WFRC have considered the requirements which are explained on the Charity Commission website.

The sections of this report entitled "WFRC's Mission" onward set out WFRC's objectives and reports on the activities and successes in the year to 31 March 2024 as well as explaining the plans for the current financial year.

The Trustees have considered this matter and concluded that:

- The aims of the organisation continue to be charitable.
- The aims and the work done give identifiable benefits to the charitable sector and both indirectly and directly to individuals in need.
- The benefits are for the public, are not unreasonably restricted in any way and certainly not by ability to pay.
- There is no detriment or harm arising from the aims or activities.

FINANCES

Strengthening Income

Building financial resilience, a cornerstone of our survival, will remain a priority, including expanding the ways in which income is generated.' Our new charity shop is helping to increase much vital unrestricted income for the organisation in these challenging times and our fundraising team is continually seeking opportunities to increase our stability and sustainability by increasing our income.

Reserves Policy

It is the policy of the charity that unrestricted funds that have not been designated for a specific use should be maintained at a level equivalent to between three- and six-month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

This reserves policy is reviewed by the trustees annually.

Reviewing Expenditure

To increase our available resources, reviewing our expenditure has now become an ongoing process. This includes constantly and thoroughly renegotiating core contracts with suppliers, switching to cheaper providers, or exploring the in-kind support that may relieve a key expense.

The Trustees ensure that the management of risk and evaluation of outcomes are ongoing and embedded in management and operational procedures.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements with applicable laws and regulations.

The Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable organisation and of the income resources and application of resources, including the income and expenditure of the charitable organisation for that period.

In preparing these financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimated that are reasonable and prudent.
- Prepare the financial statements on the on-going concern unless it is appropriate
- to presume that the charitable organisation will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of charitable organisation and enable them to ensure that the financial statements comply with the Charitable Act 2011 and the charity (Accounts and Reports) Regulations 2011.

The Trustees are also responsible for safeguarding the assets of the charitable organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and Administrative details are shown on page one of the Financial Statement.

TREASURER'S REPORT

We declare that this Financial Account for the period from 1 April 2023 to 31 March 2024 is prepared on a receipts and payment basis and contains an assets and liabilities statement prepared from the books, vouchers, information we have accumulated over the period.

This is in compliance with the Charities Act 2011. These accounts have been externally examined by



Cahinia & Co. Accountants

Bank House

6 Hockley Hill Birmingham

B18 5AA

19 October 2024



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE WOMEN & FAMILIES RESOURCE CENTRE

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Cahinia & Co Accountancy
Bank House,
6 Hockley Hill Birmingham,
B18 5AA
19 October 2024



STATEMENT OF ASSETS & LIABILITIES AT

31 MARCH 2024

	Equipment	Total
Fixed Tangible Assets	£	£
Asset cost, valuation or revalued amount	2024	2023
At 1 April 2023	37,096.00	31,776.00
Additions	3,022.24	5,320.00
At 31 March 2024	40,118.24	37,096.00
Accumulated depreciation and impairment provisions		
At 1 April 2023	27,706.00	25,186.0
Charge for the year	2,750.00	2,520.00
At 31 March 2024	30,456.00	27,706.00
Net book value		31,776.00
At 31 March 2024	9,662.24	9,390.00
At 31 March 2023	9,390.00	6,590.00

Current Assets

	2024	2023
	£	£
Cash in Hand	896.64	1,150.00
Cash at Bank	48,112.04	45,098.46
Total Current Assets	49,008.68	46,248.46

	2024	2023
Current liabilities:		
Deferred Income	6,529.60	6,529.60
Accounts Payable	3,450.00	3,840.00
Other Debts & Prepayments	579.28	583.00
Total Current Liabilities	10,558.88	10,543.00
Net Current Assets	38,449.80	35,705.46
Net Assets	48,112.04	45,095.46
Reconciliation & Analysis of Income		
Total Unrestricted Resources	34,827.09	30,676.89
Total Restricted Resources	59,757.91	68,175.00
Total Incoming Resources	94,585.00	98,851.89
Total Expenditure	91,824.78	90,553.43
Balance at 31 March 2024	2,760.22	8,298.46
Balance brought forward	46,248.46	37,950.00
	49,008.68	46,248.46
Balance carried forward		

Notes to the accounts

For the year ended 31 March 2024

1. Accounting policies Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

There has been no change to the accounting policies since last year. No changes have been made to the accounts for previous years.

2. Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

3. Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

a) Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the funds & resources. Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Grants have been received from many charitable trusts and foundations listed at the acknowledgement section of this report. These have been key sources of funding for the charity. Restricted and unrestricted funds are always welcomed by the Women & Families Resource Centre.

b) Charity Shop & trading activities

Income from charitable activities includes primary purpose trading, income earned both from the supply of goods or services under contractual arrangements or grant agreements, which have conditions that specify the provision of particular goods or services to be provided and undertaken for the charitable purposes of the charity. Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

c) Contracts & Service Level Agreements

We are an active partner of the WV10 Consortium within Wolverhampton and are very grateful for the local contracts received through this Consortium as well as the Winter Household Support Fund and the Holiday Activities Fund from Wolverhampton City Council.

4. Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

a) Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

b) Tangible fixed assets & Depreciation

Tangible fixed assets costing more than £1,000 are capitalized and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

Fixtures and equipment: over 3 years

Leasehold improvements: over 3 years

c) Liabilities

Creditors, deferrals and provisions are liabilities where we have a present obligation to a third party that we shall normally pay by cash. Provisions are measured or estimated as reliably as possible.

Where performance-related conditions are specified in a grant, the income will only be recognised to the extent that the charity has provided the facility or service. Any income received in advance of the conditions being met are deferred and shown under creditors.

Debtors are recognised at the settlement recoverable amount due. Prepayments are valued at the amount prepaid.

d) Cash at bank and in hand

Cash at bank and in hand includes is held to meet short-term cash commitments as they fall due rather than for investment purposes and may include short-term deposits.

5. Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

6. Leases

Rents under operating leases are charged on a straight line basis over the lease term or to an earlier date if the lease can be determined without financial penalty.

7. Trustee remuneration and benefits

No trustee received any expenses during this year or the previous year.

8. Key management personnel

The key management personnel of the charity include the board of trustees and the Executive Director.

No trustee received any remuneration or benefit in this capacity during this or the previous year.

9. Other Information

The Women & Families Resource Centre is a registered charity and incorporated in England. Its registered office is:

39-41 School Street, Wolverhampton, WV1 4LR

Thank You & Acknowledgments!

Our work is only made possible because of the support of people like you! Collaboration and partnership working are instrumental to our success as an organisation. We would like to say a big Thank You to:

- All our staff, volunteers, service users, and partners.
- Everyone who made a financial donation during the year.
- Everyone who donated gifts in kind, including preloved and new items like toiletries and mattresses.
- Everyone who has donated via our Amazon Wishlist.

The Women & Families Resource Centre would like to take this opportunity to express its sincere thanks to all our past previous & current funders and supporters especially those cited below (who funded us through the period of April 2023 - March 2024) for your continuous support:

The Imagine Foundation	The Alex Ferry Foundation
The WV10 Consortium	The Persula Foundation
Wolverhampton City Council	Baron Davenport's Charity
The Marsh Christian Charitable Foundation	The Saintbury Trust
Wolverhampton Wanderers Foundation	William A Cadbury Charitable Trust
Morrisons Foundation	29th May 1961 Charitable Trust
Roger & Douglas Turner Charitable Trust	The Grimmitt Trust
The Rowlands Trust	The CB & HH Taylor 1984 Trust
The Pat Newman Memorial Trust	Giving World Online
CAATS Services Ltd	WFRC STAFF & VOLUNTEERS

Thank you for helping us make a huge difference in the lives of women and families in Wolverhampton and the surrounding areas. We are excited and look forward to creating even more positive impacts over the coming year.

This Document Was Approved By The Trustees On

Friday, 15th November 2024

And Signed On Their Behalf:



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JUDITH NGUEBI NTAMARK
CHAIR



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GOUNDO KOITA
FINANCE OFFICER



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