



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

ANNUAL REPORT & FINANCIAL STATEMENTS

31ST MARCH 2025

WELCOME!

We are pleased to present our annual report for 2024/2025.
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

BANKERS

Bank Name: Virgin Money, 67 Queen Street, Wolverhampton, WV1 3BY
Account Name: THE WOMEN & FAMILIES RESOURCE CENTRE
Account No: 10411669 Sort Code: 82-11-07
IBAN: GB04CLYD82110710411669 BIC: CLYDGB21943

CHARITY CONTACT DETAILS

Email: info@wfrc.uk.com Website: www.wfrc.uk.com
Telephone: 01902 219 229 / 07534873732

SOCIAL MEDIA

Facebook: <https://www.facebook.com/Thewomenandfamiliesresourcecentre>
Twitter: twitter.com/wfrc_

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	POSITION
JUDITH NGUEBI NTAMARK	CHAIR
CHRISTINE GWENDA	VICE CHAIR
GOUNDO KOITA	GENERAL SECRETARY
TAZI ANYINGANG	TREASURER
KARINE NGWE TONZOCK	FINANCIAL SECRETARY
HELEN ITANJE	ENGAGEMENT OFFICER

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.

Our Services



Befriending & Counselling Services



Domestic Violence Support



Women Support Groups



Children & Young People's Activities



Baby Bank



Volunteering & Work Placement Opportunities



Charity Shop

Trustees' report for the year ended 31 March 2025

The past 12 months have brought more significant challenges for those we support. The ongoing impact of the cost-of-living crisis, rising prices and high rates of inflation continued to have a devastating impact on many families. The pressure on local authority budgets is clear too, with a number in financial difficulties, while the needs of our communities grow in intensity and complexity - for example, a growing need for domestic violence, baby bank and mental health support services. All this at a time when funding is so tight. Quite simply, it has been another year of trying to do more with less.

In Wolverhampton and surrounding areas, our service offerings remain strong, and we are committed to continuous improvement. By partnering with various organisations within the city, we have worked tirelessly to support our most vulnerable women and families to ensure they remain safe and supported. As demand for the service grows, it is clear that we need to find larger premises and increase our team of staff and volunteers. This will enable us to extend our reach even further and support many more families. By assisting families during what can be one of the most challenging times for families, we're working to build a strong community for the future.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular:

- The prevention or relief of poverty.
- 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

Achievements and performance

The cost of living crisis continued to have a devastating impact on people in our communities on the lowest incomes, leaving more and more people simply unable to afford the essentials we all need to live. In 2024-25 our programmes were fundamental in reaching those in greatest need, such as disadvantaged & at risk women, young people and families, refugees and asylum seekers, and those experiencing crisis, poverty or long-term health conditions.

Our volunteers, once again, were on the frontline, providing almost 3000 food & essential parcels to people facing hardship. But they themselves faced challenges brought about by the surging cost of living: increased running costs and many having to buy more food at a time when prices were higher than ever, because the increase in people needing help was outstripping food donations.

Our Wolverhampton Baby Bank team worked hard to support families in need, providing essential baby items and equipment. In 2024 we provided over 34,000 items to families, supporting over 3,618 children to date. We could only do this thanks to our amazing volunteers and our supporters who donated their pre-loved baby items, gifted items off our wish list and raised funds for the charity.

We continued to offer a range of services for women & families in Wolverhampton which include:

Intensive Support Services for women with multiple disadvantages and complex needs such as: Poverty, Domestic & Sexual Abuse, Social Isolation & Early Mental health Issues.

Befriending, Domestic Violence & Counselling Support Service: Early intervention support for women experiencing crises & difficulties.

Women Support Groups & Events: Women Chat groups, Workshops & Awareness Raising Events.

BAME Women’s Support: Personalized & Culturally- Sensitive Support Services.

Children & Young People’s Activities: Youth Holiday Activities & Mental Health & Wellbeing Services

- Wolverhampton Baby Bank Service: Essential items & equipment for children aged 0 to 3.
- Volunteering & Work Placement Opportunities.
- A Charity Shop.

Structure, governance and management

The charity is governed by the Board of trustees, working closely with the Executive Director and senior management team. The trustees have formed dedicated sub committees to address both finance and HR responsibilities. This structure provides the opportunity to share and utilise trustees’ strengths. The finance committee meet 6 times a year to oversee the financial management of the centre, to ensure probity and security, to identify sources of funding to sustain and develop the organisation’s charitable purpose and to support the Executive Director in securing these funds. The HR subgroup meets 6 times a year to support the Executive Director in oversight of staff management and development. Both groups form consensus and report to the whole board for ratification.

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 charity and Ebay shop are helping to increase much vital unrestricted income for the organization 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 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 Statements

TREASURER'S REPORT

We declare that this Financial Account for the period from 1 April 2024 to 31 March 2025 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

23 October 2025



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 2025.

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:

Accounting records were not kept in respect of the charity as required by section 130 of the Act; or 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
23 October 2025



STATEMENT OF FINANCIAL ACTIVITIES - 31st MARCH 2025

Income	2025 Unrestricted Funds (£)	2025 Restricted Funds (£)	2025 Total Funds (£)	2024 Total Funds (£)
Grants	13,840.00	20,095.14	33,935.14	54,800.00
Donations & Events	6,155.76	1,810.50	7,966.26	5,533.31
Trading Activities	13,530.83	0.00	13,530.83	13,759.69
Tenders & Contracts	3,040.00	27,000.00	30,040.00	20,492.00
Total Income	36,566.59	48,905.64	85,472.23	94,585.00

Expenditure

Wages	10,286.18	24,309.68	34,595.86	33,086.00
Rents & Overheads	9,487.37	4,153.95	13,641.32	9,784.16
Office & Trading Supplies	1,691.39	550.00	2,241.39	1,931.30
Supplies for Service Users	3,990.80	4,945.00	8,935.80	4,665.60
Youth Activities	3,105.00	1,405.00	4,510.00	10,943.52
Volunteer Expenses	1,325.42	1,415.27	2,740.69	9,916.76
Employee Recruitment & Training	939.40	249.99	1,189.39	2,382.74
Insurance & Professional Fees	349.00	405.87	754.87	1,085.00
Outreach & Befriending	3,450.00	10,652.66	14,102.66	16,427.94
Groups, Events & Workshops	834.26	512.31	1,346.57	1,601.79
Total Expenditure	35,458.82	48,599.73	84,058.55	91,824.78
Surplus/Deficit	1107.77	305.91	1,413.68	2,760.22

Balance Brought Forward	1,691.50	3,333.81	5,025.31	3,450.47
Balance Carried Forward	2,799.27	3,639.72	6,438.99	5,715.56

STATEMENT OF ASSETS & LIABILITIES AT

31 MARCH 2025

Fixed Tangible Assets	Equipment	Total
	£	£
Asset cost, valuation or revalued amount	2025	2024
At 1 April 2024	40,118.24	37,096.00
Additions	3,998.50	3,022.24
At 31 March 2025	44,116.74	40,118.24
Accumulated depreciation and impairment provisions		
At 1 April 2024	30,456.00	27,706.00
Charge for the year	3,079.00	2,750.00
At 31 March 2025	33,535.00	30,456.00
Net book value		
At 31 March 2025	10581.74	9,662.24
At 31 March 2024	9662.24	9,390.00

Reconciliation & Analysis of Income

Total Unrestricted Resources	36,566.59	34,827.09
Total Restricted Resources	48,905.64	59,757.91
Total Incoming Resources	85,472.23	94,585.00
Total Expenditure	84,058.55	91,824.78
Balance at 31 March 2025	1,413.68	2,760.22
Balance brought forward	49,008.68	46,248.46
Balance carried forward	50,422.36	49,008.68

Notes to the accounts

For the year ended 31 March 2025

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.

3a. 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.

3b. 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.

3c. 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.

4a. 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.

4b. 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

4c. 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.

4d. 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.

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

Monday, 24th November 2025

And Signed On Their Behalf:



.....

JUDITH NGUEBI NTAMARK
CHAIR



.....

GOUNDO KOITA
FINANCE OFFICER



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Charity Registration Number:

1131817