

WOMEN WITHOUT ROOFS - NEPAL

England & Wales · Charity number 1132931

Details

Other names WWR

Status Registered

Legal form Trust

Registered 2009-11-24

Register [View on the Charity Commission register](#)

Contact

Address Flat 79
Green Park
Manor Road
Bournemouth
BH1 3HR

Phone 01202302592

Email info@wwr-nepal.org

Website www.wwr-nepal.org

Activities

Objects: THE RELIEF OF FINANCIAL HARDSHIP AMONG ADULTS AND THEIR CHILDREN LIVING IN NEPAL BY PROVIDING SUCH PERSONS GRANTS OF MONEY TO PROVIDE OR PAY FOR ITEMS, SERVICES OR FACILITIES THEY COULD NOT OTHERWISE AFFORD THROUGH LACK OF MEANS. TO RELIEVE SICKNESS AND PROMOTE AND PROTECT THE GOOD HEALTH OF PEOPLE IN NEPAL.

Activities: Women Without Roofs (WWR) is a small, yet growing, charity that benefits women and their families living in Nepal. We help women that are on their own and are struggling to survive. Many of these women also have children and all of our women are vulnerable, sometimes a husband will abandon his wife because of the stigma of leprosy, or perhaps the husband is in jail or dead.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** NEPAL
- Nepal

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£50,562	£50,341	-	-
2024-04-05	£51,571	£55,086	-	-
2023-04-05	£49,578	£49,641	-	-
2022-04-05	£58,351	£44,316	-	-
2021-04-05	£58,798	£48,720	-	-

Trustees

Name	Role	Appointed
ANNA TOWNSEND	Chair	
Anna Rachel Skett		2024-04-26
Jan Mitchell		2014-02-07
MARILYN JAQUES		
NIC HOPKINSON		

WOMEN WITHOUT ROOFS - NEPAL

England & Wales - Charity number 1132931

Accounts



Trustees' Annual Report for the period

From **6th April 2024** To

5th April 2025

Charity name: Women Without Roofs - Nepal

Charity registration number: 1132931

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of financial hardship among adults and their children living in Nepal by providing such persons grants of money to provide or pay for items, services or facilities they could otherwise not afford through lack of means. To relieve sickness and promote and protect the good health of the people in Nepal.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Our principal activity remains providing funds so that the women we support can pay their rent and, therefore, have the security of a place to live. In addition, we provide a child benefit allowance per child to their carers (Mother or Grandmother). We also provide support for medical bills for all our women and their families. We continue to support two women's homes. Women are referred to us by pastors, by the women we already help or by a Nepali charity, Koshish, which seeks to rehabilitate women with mental illness and provided they meet our criteria they are eligible for our support.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have given due regard to the Charity Commission guidance on public benefit when making financial and other decisions.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment	Para 1.38	

including program related investment		
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The Trustees have been very grateful for the continued regular support from numerous individuals and groups whose donations have enabled us to continue with our support of 75+ women in Nepal.</p> <p>We continue to rent two homes, which together house around one-fifth of the women we support. Mahima Griha (Glory House) houses older women and some younger ones who are unable to care for themselves in their own room (usually due to mental health problems). This year we had to relocate the women from Mahima Griha to a new home on higher ground after flooding and damage to the former home as a result of exceptional rainfall. We raised a Significant Incident with the Charity Commission because of this (details below).</p> <p>A further house, Sahas Ghar (House of Strength), is leased in response to local authorities' requirements. This home houses women who can live more independently without needing the care provided at Mahima Griha.</p> <p>We have continued to maintain our links with Koshish, an internationally recognised Nepali-run charity that seeks to rescue women from the streets who are suffering from mental illness, a condition that state agencies virtually ignore.</p> <p>We have been able to maintain our support of a tithing of our income, paid this year to a research-led charity focused on helping Nepali women leave situations of sex trafficking.</p> <p>Obtaining citizenship papers remains a</p>

		<p>difficulty for many of our women. Having citizenship papers would enable them to receive some State support. We continue to assist our women with their individual cases.</p> <p>We have again been pleased and impressed with the way our staff have coped with and organised the increased workload, particularly the ever-increasing requirements of the annual registration application and the house move in October. Our financial position has enabled the Trustees to continue to contribute to our fund to be used as a significant gift to our staff on their retirement or when they choose to leave working for WWR.</p> <p>Our staff and Nepali Board members continue to have good relations with the local Nepali authorities and again have had a very successful official review by them. However, the authority tends to make requests affecting how the charity works and uses its funds. Their requirements often appear impractical and often change the next year without the previous requirements being followed up, which makes it difficult for our staff and Trustees to decide how much resource should be devoted to these requirements. Our practice is to demonstrate that we are implementing these requirements, but over a longer time period.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		<p>In October 2024, we raised a Significant Incident Report with the Charity Commission. One of our women's homes, Mahima Griha,</p>

		<p>suffered extensive flooding and damage. Although we quickly identified a new home and moved the women there, the funds we raised and sent to Nepal to cover the additional costs were delayed by Standard Chartered Bank for three weeks. We suspect that banks in Nepal ran out of cash as bank customers rushed to withdraw funds in the aftermath of the floods, although this has not been confirmed.</p> <p>The significant incident has been resolved, and we are in the process of opening a second bank account in Nepal to hold emergency funds.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>Our end-of-year balance is c£42K, which is Almost identical to the previous year. The charity has thus met its objectives purely on income for the year. We</p> <p>We received donations from the USA, which accounts for approx. 6% of our income. This money is transferred directly from a bank account in the USA to the charity in Nepal. A balance statement for our dollar funds can be found at the bottom of our accounts.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The charity holds sufficient reserves to cover legal rental costs during a notice of termination period and to provide our Nepali staff with a planned pension pot.</p> <p>Our reserves are held with Charity Bank, which has an advantageous interest rate and no fees.</p>
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	N/a
Details of fund materially in deficit	Para 1.24	N/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees have no financial concerns about the charity's ability to continue as the source of funds is widespread and has proved very reliable. The only potential concern is if the Nepali authorities make operation impossible or ban non-Nepali charities.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The charity's normal source of the major portion of funding continues to be through regular and ad hoc giving from individuals and groups.</p> <p>We participated in The Big Give Christmas Challenge which is a welcome boost to our funds.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charity has no investments.
A description of the principal risks facing the charity	Para 1.46	<p>The major risks are envisaged as:</p> <ul style="list-style-type: none"> - Insufficient Ongoing Funding to maintain expenditure levels. The Reserves policy manages our legal requirements. As a Christian organisation, the charity relies on a combination of prudent financial use and a proven faith that God provides

		<p>sufficient resources.</p> <ul style="list-style-type: none"> - Financial or Operational Mismanagement in Nepal. All major financial and management decisions are made by the Trustees, there is regular and frequent electronic (email, Zoom) communication with our main worker, accounts of financial expenditure in Nepal are provided, regular visits are made to Nepal by one or more Trustees when all aspects of the work are checked and discussed with our staff. WWR operates three bank accounts in the UK, one holds the charity's funds and the other holds only small amounts for emergency use only. Only the latter account can be accessed by staff in Nepal via ATM. The third account holds our reserve funds as mentioned above. - Incompatibility with Nepali Law. A Nepali board and constitution have been registered with Nepali authorities, ensuring that the charity's presence and operations within Nepal are acceptable and legal. - Theft of Money in Transit. All money transfers to Nepal are made by direct inter bank transfer. Money for general WWR use is transferred by Bank Transfer to the account of the Nepali Board. - Capability of Trustees to continue serving the charity. Our existing trustees have faithfully assisted the charity for many years. We appointed a younger member to join our board so knowledge and experience can be passed on. - Environmental. Given the flooding event this year, we have taken steps to ensure our women and assets are situated in favourable locations where flooding is unlikely.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Women Without Roofs – Nepal
Other name the charity uses	WWR
Registered charity number	1132931
Charity's principal address	79 Green Park, Manor Road, Bournemouth, BH1 3HR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anna Townsend	Chair		
2	Nic Hopkinson			
3	Jan Mitchell			
4	Marilyn Jaques			
5	Annie Skett		26 th April 2024 - present	Existing trustees
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Townsend</i>	
Full name(s)	Anna Townsend	
Position (eg Secretary, Chair, etc)	Chair of Trustees	
Date	25 th July 2025	

Women Without Roofs - Nepal 2023/24

2023 -24		UK FUNDING	2024 -25	
	£45,889.78	Opening Balance		£42,363.53
		<u>INCOME</u>		
		One-off donations		
£	5,067.70	Individuals	£	2,941.42
£	2,852.23	Organisations ²	£	2,420.17
£	365.00	Collecting Tins	£	20.00
£	1,562.34	Other Fundraising	£	127.79
£	-	The Big Give (including Gift Aid claimed on our behalf)	£	8,476.36
£	<u>9,847.27</u>	Total	£	<u>13,985.74</u>
		Regular Sponsorship		
£	2,644.00	Family groups & churches	£	4,564.00
£	25,873.96	Individuals ²	£	21,940.24
£	<u>28,517.96</u>	Total	£	<u>26,504.24</u>
		Events		
£	360.00	Event Income	£	468.99
£	-	Event Costs	£	-
£	<u>360.00</u>	Total	£	<u>468.99</u>
		Interest		
£	-		£	384.33
		Gift Aid Rebate¹		
£	6,855.14		£	6,503.50
£	<u>45,580.37</u>	TOTAL NET UK INCOME	£	<u>47,846.80</u>
		<u>OUTGOINGS</u>		
		Nepal Expenditure		

£	6,656.05	14%	Women's Homes Rent	£	6,769.47	14%
£	4,082.93	8%	Women's Homes Running Costs	£	3,860.96	8%
£	17,268.18	36%	Women's Rent	£	15,983.15	34%
£	1,555.91	3%	Medicine	£	1,116.83	2%
£	3,368.01	7%	Other inc Subsistence	£	4,062.53	9%
£	2,973.01	6%	Education	£	3,139.35	7%
£	769.97	2%	Compliance	£	1,206.85	3%
£	4,957.76	10%	Tithe to other Orgs	£	4,558.00	10%
£	6,710.94	14%	Wages & Admin in Nepal	£	6,900.86	14%
£	48,342.76		Total	£	47,598.00	

£ 605.00

Bank Charges

£ 305.00

£ 158.86

UK memberships and admin

£ 137.36

£ 49,106.62

TOTAL NET UK OUTGOINGS

£ 48,040.36

-£ 3,526.25

Net Gain

-£ 193.56

£ 42,363.53

Closing Balance Total

£ 42,169.97

£ 10,010.00

Closing Balance Earmarked Funds

£ 15,915.24

£ 32,353.53

Closing Balance General Funds

£ 26,254.73

Notes to the UK Accounts

¹ Excluding Gift Aid claimed on our behalf by The Big Give

€ 880.00 £ 728.35

² Income from Individuals and Churches in the EU included above

€ 1,605.00 £ 1,375.96

2023 -24

US FUNDING

2023 -24

\$ 518.48

Opening Balance

\$ 532.98

INCOME

	\$	2,791.80	One-off donations		
	\$	2,791.80	Individuals	\$	165.00
			Total	\$	165.00
	\$	3,927.68	Regular Sponsorship		
	\$	3,927.68	Individuals	\$	3,242.00
			Total	\$	3,242.00
	\$	6,719.48	TOTAL US INCOME	\$	3,407.00

OUTGOINGS

	\$	912.85	Nepal Expenditure		
	\$	559.96	Women's Homes Rent	\$	317.71
	\$	2,368.25	Women's Homes Running Costs	\$	181.21
	\$	243.39	Women's Rent	\$	730.14
	\$	561.91	Medicine	\$	52.42
	\$	407.73	Other inc Subsistence	\$	190.67
	\$	50.53	Education	\$	147.34
	\$	604.99	Compliance	\$	56.64
	\$	920.37	Tithe to other Orgs ³	\$	672.00
	\$	6,629.98	Wages & Admin in Nepal	\$	323.87
	\$		Total	\$	2,672.00
	\$	75.00	Bank and Paypal Charges	\$	223.63
	\$	6,704.98	TOTAL US OUTGOINGS	\$	2,895.63
	\$	14.50	Net Gain	\$	511.37

Notes to the US Accounts

³ Given to the American Leprosy Mission which works in Nepal

FINANCIAL STATEMENT - £

£	38,336.84		Opening Balances - Current Account	£	32,297.72	
£	55.81		Cash Account	£	55.81	
£	7,497.13		HSBC Account	£	-	
£	-	£	Charity Bank	£	10,010.00	£
		45,889.78				42,363.53
		-£	Net Gain/(Loss)			-£
		3,526.25				193.56
£	32,297.72		Closing Balances - Current Account	£	31,719.83	
£	55.81		Cash Account	£	55.81	
£	-		HSBC Account	£	-	
£	10,010.00	£	Charity Bank	£	10,394.33	£
		42,363.53				42,169.97

HSBC Account closed 4th August 2024
Charity Bank Account opened 10th July 2024

FUNDS HELD IN USA - \$

\$	518.48		Opening Balance	\$	532.98	
\$	6,719.49		Income from Individuals	\$	3,407.00	
		\$	Outgoings			\$
		6,704.99	Net Gain/(Loss)			2,895.63
		\$				\$
		14.50				511.37
\$	532.98		Closing Balance	\$	1,044.35	

2023/24

Income and Outgoings across all countries - £

Using exchange rates at time of transactions

Total Income

		£	45,580.37
₹	130,000	£	674.93
\$	6,719.49	£	5,315.57
		£	51,570.87

		£	49,106.62
₹	130,000	£	674.93
\$	6,704.99	£	5,304.10
		£	55,085.65

UK
Individuals in Nepal (NOT included above)
USA

Total Outgoings

UK
Nepal
USA

		£	47,846.80
₹	-	£	-
\$	3,353.37	£	2,714.88
		£	50,561.68

		£	48,040.36
₹	-	£	-
\$	2,842.00	£	2,300.88
		£	50,341.24



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name

WOMEN WITHOUT ROOFS - NEPAL

On accounts for the year ended

Charity no (if any)

1132931

Set out on pages

3-6

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

05/04/2025

As the charity's trustees, 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 Trust's accounts carried out under section 145 of the 2011 Act and 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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

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

Signed:

Date:

16th JUNE 2025

Name:

MR GREGORY FRANCIS REEVE

Relevant professional qualification(s) or body (if any):

Address:

12 PRUNUS CLOSE, WEST END
WOKING, SURREY GU24 9NU.

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts:

Women Without Roofs - Nepal 2023/24

UK FUNDING

2023 -24

2024 -25

£42,363.53

Opening Balance

£45,889.78

INCOME

One-off donations		
Individuals	£	2,941.42
Organisations 2	£	2,420.17
Collecting Tins	£	20.00
Other Fundraising	£	127.79
The Big Give (including Gift Aid claimed on our behalf)	£	8,476.36
Total	£	13,985.74

Regular Sponsorship

Family groups & churches	£	4,564.00
Individuals 2	£	21,940.24
Total	£	26,504.24

Events

Event Income	£	468.99
Event Costs	£	-
Total	£	468.99

Interest

	£	384.33
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Gift Aid Rebate1

	£	6,503.50
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TOTAL NET UK INCOME

	£	47,846.80
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OUTGOINGS

Nepal Expenditure

Women's Homes Rent	£	6,769.47	14%
Women's Homes Running Costs	£	3,860.96	8%
Women's Rent	£	15,983.15	34%

£	6,656.05	14%
£	4,082.93	8%
£	17,268.18	36%

£	1,555.91	3%	Medicine	£	1,116.83	2%
£	3,368.01	7%	Other inc Subsistence	£	4,062.53	9%
£	2,973.01	6%	Education	£	3,139.35	7%
£	769.97	2%	Compliance	£	1,206.85	3%
£	4,957.76	10%	Tithe to other Orgs	£	4,558.00	10%
£	6,710.94	14%	Wages & Admin in Nepal	£	6,900.86	14%
£	48,342.76		Total	£	47,598.00	

Bank Charges

£ 605.00

UK memberships and admin

£ 158.86

TOTAL NET UK OUTGOINGS

£ 49,106.62

Net Gain

-£ 193.56

Closing Balance Total

£ 42,169.97

Closing Balance Earmarked Funds

£ 15,915.24

Closing Balance General Funds

£ 26,254.73

Notes to the UK Accounts

1 Excluding Gift Aid claimed on our behalf by The Big Give

2 Income from Individuals and Churches in the EU included above

€ 880.00

€ 1,375.96

2023 -24

US FUNDING

2023 -24

Opening Balance

\$ 518.48

\$

\$ 532.98

INCOME

One-off donations

\$ 2,791.80

\$ 165.00

Individuals

\$ 2,791.80

\$ 165.00

Total

Regular Sponsorship	
Individuals	\$ 3,242.00
Total	\$ 3,242.00
TOTAL NET US INCOME	\$ 3,407.00

OUTGOINGS	
Nepal Expenditure	
Women's Homes Rent	\$ 317.71
Women's Homes Running Costs	\$ 181.21
Women's Rent	\$ 730.14
Medicine	\$ 52.42
Other inc Subsistence	\$ 190.67
Education	\$ 147.34
Compliance	\$ 56.64
Tithe to other Orgs 3	\$ 672.00
Wages & Admin in Nepal	\$ 323.87
Total	\$ 2,672.00
Bank and Paypal Charges	\$ 223.63
TOTAL NET US OUTGOINGS	\$ 2,895.63

Net Gain \$ 511.37

Notes to the US Accounts
 3 Given to the American Leprosy Mission which works in Nepal

	\$ 3,927.68
Total	\$ 3,927.68
TOTAL NET US INCOME	\$ 6,719.48

	\$ 912.85
	\$ 559.96
	\$ 2,368.25
	\$ 243.39
	\$ 561.91
	\$ 407.73
	\$ 50.53
	\$ 604.99
	\$ 920.37
Total	\$ 6,629.98
Bank and Paypal Charges	\$ 75.00
TOTAL NET US OUTGOINGS	\$ 6,704.98

Net Gain \$ 14.50

FINANCIAL STATEMENT - £

Opening Balances - Current Account	£ 32,297.72
Cash Account	£ 55.81
HSBC Account	£ -

£	-	£	45,889.78	Charity Bank	£	10,010.00	£	42,363.53
£	-£	-£	3,526.25	Net Gain/(Loss)	-£			193.56
£	32,297.72			Closing Balances - Current Account	£	31,719.83		
£	55.81			Cash Account	£	55.81		
£	-			HSBC Account	£	-		
£	10,010.00	£	42,363.53	Charity Bank	£	10,394.33	£	42,169.97

HSBC Account closed 4th August 2024
Charity Bank Account opened 10th July 2024

FUNDS HELD IN USA - \$

\$	518.48	\$	532.98	Opening Balance	\$			
\$	6,719.49	\$	6,704.99	Income from Individuals	\$	3,407.00	\$	2,895.63
\$		\$	14.50	Outgoings	\$		\$	511.37
\$	532.98	\$	1,044.35	Net Gain/(Loss)	\$		\$	
\$		\$		Closing Balance	\$	1,044.35	\$	

2023/24

Income and Outgoings across all countries - £
Using exchange rates at time of transactions

Total Net Income								
UK	£	45,580.37			£	47,846.80		
Individuals in Nepal (NOT included above)	₹	130,000	£	674.93	₹	-		
USA	\$	6,719.49	£	5,315.57	\$	3,353.37	£	2,714.88
			£	51,570.87			£	50,561.68
Total Net Outgoings								
UK	£	49,106.62			£	48,040.36		
Nepal	₹	130,000	£	674.93	₹	-		
USA	\$	6,704.99	£	5,304.10	\$	2,842.00	£	2,300.88
			£	55,085.65			£	50,341.24

[Handwritten signature]
6

WOMEN WITHOUT ROOFS - NEPAL

England & Wales - Charity number 1132931

Accounts



Trustees' Annual Report for the period

From 6th April 2023 To 5th April 2024

Charity name: Women Without Roofs - Nepal

Charity registration number: 1132931

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of financial hardship among adults and their children living in Nepal by providing such persons grants of money to provide or pay for items, services or facilities they could otherwise not afford through lack of means. To relieve sickness and promote and protect the good health of the people in Nepal.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Our principal activity remains providing funds so that the women we support can pay their rent and, therefore, have the security of a place to live. In addition, we provide a child benefit allowance per child to their carers (Mother or Grandmother). We also provide support for medical bills for all our women and their families. We continue to support two women's homes. Women are referred to us by pastors, by the women we already help or by a Nepali charity, Koshish, which seeks to rehabilitate women with mental illness and provided they meet our criteria they are eligible for our support.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have given due regard to the Charity Commission guidance on public benefit when making financial and other decisions.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment	Para 1.38	

including program related investment		
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The Trustees have been very grateful for the continued regular support from numerous individuals and groups whose donations have enabled us to continue with our support of 75+ women in Nepal.</p> <p>We continue to rent two homes, which together house around one-fifth of the women we support. Mahima Griha (Glory House) houses older women and some younger ones who are unable to care for themselves in their own room (usually due to mental health problems). A further house, Sahas Ghar (House of Strength), has been leased in response to local authorities' requirements. This home houses women who can live more independently without needing the care provided at Mahima Griha.</p> <p>We have continued to support and develop our links with Koshish, an internationally recognised Nepali-run charity that seeks to rescue women from the streets who are suffering from mental illness, a condition that is virtually ignored by state agencies. We have been able to maintain our support of a tithe of our income, payable to them and the Leprosy Mission, which also carries out vital work in Nepal.</p> <p>We strengthened links with a parent self-help group by donating two brand new wheelchairs. The group provides daycare for children with special needs. Two women we support have children with cerebral palsy and use the group's facilities.</p> <p>One of the legal problems facing the women is obtaining citizenship papers which would enable them to receive any State support. A woman lawyer has provided</p>

		<p>advice to help our women with legal and bureaucratic problems, some of which have proved intractable due to the seemingly unreasonable data demands of the authorities.</p> <p>We have again been pleased and impressed with the way our staff have coped with and organised the increased workload, particularly the ever-increasing requirements of the annual registration application. Our financial position has enabled the Trustees to continue to contribute to our fund to be used as a significant gift to our staff on their retirement or when they choose to leave working for WWR.</p> <p>Our staff and Nepali Board members continue to have good relations with the local Nepali authorities and again have had a very successful official review by them. However, the authority tends to make requests affecting how the charity works and uses its funds. Their requirements often appear impractical and often change the next year without the previous requirements being followed up, which makes it difficult for our staff and Trustees to decide how much resource should be devoted to these requirements. Our practice is to demonstrate that we are implementing these requirements, but over a longer time period.</p>
--	--	---

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>Our end-of-year balance is c£42K, which is only slightly lower than the previous year. The charity has thus met its objectives almost purely on income for the year. We did not make new appeals for donations during the period.</p> <p>We received donations from the USA, which accounts for approx. 10% of our income. This money is transferred directly from a bank account in the USA to the charity in Nepal. A balance statement for our dollar funds can be found at the bottom of our accounts.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The charity holds sufficient reserves to cover legal rental costs during a notice of termination period and to provide our Nepali staff with a planned pension pot.</p> <p>In July, we moved our reserves from an account with HSBC, which charged fees, to an account with Charity Bank, which has an advantageous interest rate and no fees.</p>
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	N/a
Details of fund materially in deficit	Para 1.24	N/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees have no financial concerns about the charity's ability to continue as the source of funds is widespread and has proved very reliable. The only potential concern is if the Nepali authorities make operation impossible or ban non-Nepali charities.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The charity's normal source of the major portion of funding continues to be through regular and ad hoc giving from individuals and groups.</p> <p>The charity did not participate in The Big Christmas Give as our unreserved funding balance was high and we did not require this significant boost to our financial position.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charity has no investments.
		Risk Management. The major risks are envisaged as:

<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<ul style="list-style-type: none"> - Insufficient Ongoing Funding to maintain expenditure levels. The Reserves policy manages our legal requirements. As a Christian organisation, the charity relies on a combination of prudent financial use and a proven faith that God provides sufficient resources. - Financial or Operational Mismanagement in Nepal. All major financial and management decisions are made by the Trustees, there is regular and frequent electronic (email, Zoom) communication with our main worker, accounts of financial expenditure in Nepal are provided, regular visits are made to Nepal by one or more Trustees when all aspects of the work are checked and discussed with our staff. - WWR operates three bank accounts, one holds the charity's funds and the other holds only small amounts for emergency use only. Only the latter account can be accessed by staff in Nepal via ATM. The third account holds our reserve funds as mentioned above. - Incompatibility with Nepali Law. A Nepali The board and Constitution have been registered with Nepali authorities, ensuring that the charity's presence and operations within Nepal are acceptable and legal. - Theft of Money in Transit. All money transfers to Nepal are made by direct inter-bank transfer. Money for general WWR use is transferred by Bank Transfer to the account of the Nepali Board. - Capability of Trustees to continue serving the charity. Our existing trustees have faithfully assisted the charity for many years. We have begun the search for younger members to join our board so knowledge and experience can be passed on.
<p>Other</p>		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Women Without Roofs – Nepal
Other name the charity uses	WWR
Registered charity number	1132931
Charity's principal address	79 Green Park, Manor Road, Bournemouth, BH1 3HR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anna Townsend	Chair		
2	Nic Hopkinson			
3	Marilyn Jaques			
4	Jan Mitchell			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anna Townsend	
Position (eg Secretary, Chair, etc)	Chair of Trustees	
Date	5 th September 2024	

Women Without Roofs - Nepal 2023/24

2022 -23		UK FUNDING	2023 -24	
	£45,953.31	Opening Balance		£45,889.78
		<u>INCOME</u>		
		One-off donations		
£	1,675.65	Individuals	£	5,067.70
£	1,080.00	Organisations	£	2,852.23
£	79.17	Collecting Tins	£	365.00
£	173.75	Other Fundraising	£	1,562.34
£	6,561.12	The Big Give	£	-
£	9,569.69	Total	£	9,847.27
		Regular Sponsorship		
£	2,369.00	Family groups & churches	£	2,644.00
£	27,111.41	Individuals	£	25,873.96
£	29,480.41	Total	£	28,517.96
		Events		
£	325.00	Event Income	£	360.00
£	-	Event Costs	£	-
£	325.00	Total	£	360.00
		Interest	£	-
£	-			
£	10,202.45	Gift Aid Rebate	£	6,855.14
£	49,577.55	<u>TOTAL NET UK INCOME</u>	£	45,580.37
		<u>OUTGOINGS</u>		
		Nepal Expenditure		
£	6,969.10	Women's Homes Rent	£	6,656.05
	14%			14%

£ 5,080.27	10%	Women's Homes Running Costs	£ 4,082.93	8%
£ 15,005.70	30%	Women's Rent	£ 17,268.18	36%
£ 1,374.42	3%	Medicine	£ 1,555.91	3%
£ 3,818.82	8%	Other inc Subsistence	£ 3,368.01	7%
£ 3,182.49	6%	Education	£ 2,973.01	6%
£ 657.67	1%	Compliance	£ 769.97	2%
£ 6,335.00	13%	Tithe to other Orgs	£ 4,957.76	10%
£ 6,903.81	14%	Wages & Admin in Nepal	£ 6,710.94	14%
£ 49,327.28		Total	£ 48,342.76	

£ 186.63

Bank Charges

£ 605.00

£ 127.18

UK memberships and admin

£ 158.86

£ 49,641.09

TOTAL NET UK OUTGOINGS

£ 49,106.62

-£ 63.54

Net Gain

-£ 3,526.25

£ 45,889.78

Closing Balance Total

£ 42,363.53

£ 3,489.37

Closing Balance Earmarked Funds

£ 10,010.00

£ 42,400.41

Closing Balance General Funds

£ 32,353.53

Notes to the Accounts

€ 360.00 £ 299.41

Income from Individuals and Churches in the EU included above

€ 880.00 £ 728.35

2022 -23

US FUNDING

2023 -24

\$ 1,425.08

Opening Balance

\$ 518.48

INCOME

	\$	35.72	One-off donations		
	\$	35.72	Individuals	\$	2,791.80
			Total	\$	2,791.80
	\$	4,041.68	Regular Sponsorship		
	\$	4,041.68	Individuals	\$	3,927.68
			Total	\$	3,927.68
	\$	4,077.40	TOTAL NET US INCOME	\$	6,719.48
			OUTGOINGS		
			Nepal Expenditure		
\$	682.86		Women's Homes Rent	\$	912.85
\$	497.86		Women's Homes Running Costs	\$	559.96
\$	1,570.54		Women's Rent	\$	2,368.25
\$	134.69		Medicine	\$	243.39
\$	374.24		Other inc Subsistence	\$	561.91
\$	311.80		Education	\$	407.73
\$	64.45		Compliance	\$	50.53
\$	524.00		Tithe to other Orgs	\$	604.99
\$	676.56		Wages & Admin in Nepal	\$	920.37
\$	4,837.00		Total	\$	6,629.98
\$	150.00		Bank Charges	\$	75.00
\$	4,987.00		TOTAL NET US OUTGOINGS	\$	6,704.98
\$	-909.60		Net Gain	\$	14.50

FINANCIAL STATEMENT - £

£	40,367.36	Opening Balances - Current Account	£	38,336.84
£	9.71	Cash Account	£	55.81

£	5,576.24	£	45,953.31	HSBC Account	£	7,497.13	£	45,889.78
		-£	63.54	Net Gain/(Loss)			-£	3,526.25
£	38,336.84			Closing Balances - Current Account	£	32,297.72		
£	55.81			Cash Account	£	55.81		
£	7,497.13			HSBC Account	£	-		
£	-	£	45,889.78	Charity Bank	£	10,010.00	£	42,363.53

HSBC Account closed 4th August 2024
Charity Bank Account opened 10th July 2024

FUNDS HELD IN USA - \$

\$	1,425.08			Opening Balance	\$	518.48		
\$	4,077.40			Income from Individuals	\$	6,719.49		
		\$	4,984.00	Outgoings			\$	6,704.99
		\$	-906.60	Net Gain/(Loss)			\$	14.50
\$	518.48			Closing Balance	\$	532.98		

2023/24

Income and Outgoings across all countries - £

Using exchange rates at time of transactions

Total Net Income

UK		£	45,580.37
Individuals in Nepal (NOT included above)	₹	130,000	£ 674.93
USA	\$	6,719.49	£ 5,315.57
			£ 51,570.87

Total Net Outgoings

UK		£	49,106.62
Nepal	£	130,000	£ 674.93

USA

\$	6,704.99	£	5,304.10
		£	<u>55,085.65</u>



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
WOMEN WITHOUT ROOFS - NEPAL

**On accounts for the year
ended**

5th APRIL 2024
Charity no (if any) 1132931

Set out on pages

3-7
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2024

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which 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:  Date: 4th SEPT 2024.

Name: MR GREGORY FRANCIS REEVE

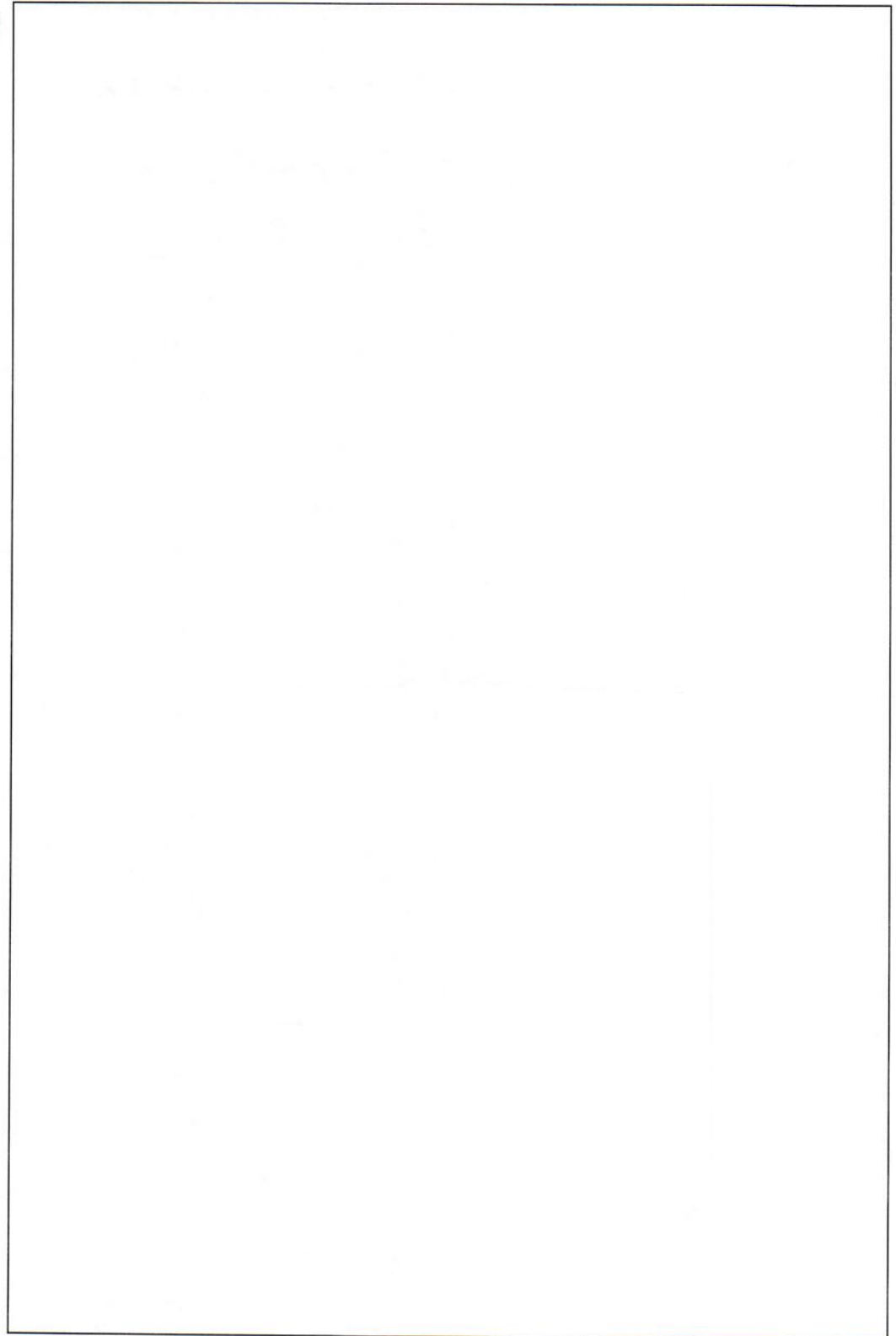
**Relevant professional
qualification(s) or body
(if any):**

Address:

12 PRUNUS CLOSE
WOKING
SURREY, UK, GU24 9NU.

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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



Women Without Roofs - Nepal 2023/24

2022 -23

UK FUNDING

2023 -24

£45,953.31

Opening Balance

£45,889.78

INCOME

£	1,675.65
£	1,080.00
£	79.17
£	173.75
£	6,561.12
£	9,569.69

One-off donations
 Individuals
 Organisations
 Collecting Tins
 Other Fundraising
 The Big Give
Total

£	5,067.70
£	2,852.23
£	365.00
£	1,562.34
£	-
£	9,847.27

£	2,369.00
£	27,111.41
£	29,480.41

Regular Sponsorship
 Family groups & churches
 Individuals
Total

£	2,644.00
£	25,873.96
£	28,517.96

£	-
£	325.00
£	325.00

Events
 Event Income
 Event Costs
Total

£	-
£	360.00
£	360.00

£	-
£	10,202.45
£	49,577.55

Interest
 Gift Aid Rebate
TOTAL NET UK INCOME

£	-
£	6,855.14
£	45,580.37

OUTGOINGS

£	6,969.10
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Nepal Expenditure
 Women's Homes Rent

£	6,656.05
---	----------

14%

£	5,080.27	10%	Women's Homes Running Costs	£	4,082.93	8%
£	15,005.70	30%	Women's Rent	£	17,268.18	36%
£	1,374.42	3%	Medicine	£	1,555.91	3%
£	3,818.82	8%	Other Inc Subsistence	£	3,368.01	7%
£	3,182.49	6%	Education	£	2,973.01	6%
£	657.67	1%	Compliance	£	769.97	2%
£	6,335.00	13%	Tithe to other Orgs	£	4,957.76	10%
£	6,903.81	14%	Wages & Admin in Nepal	£	6,710.94	14%
£	49,327.28		Total	£	48,342.76	

£ 186.63 Bank Charges £ 605.00

£ 127.18 UK memberships and admin £ 158.86

£ 49,641.09 **TOTAL NET UK OUTGOINGS** **£ 49,106.62**

-£ 63.54 Net Gain -£ 3,526.25

£ 45,889.78 Closing Balance Total £ 42,363.53
£ 3,489.37 Closing Balance Earmarked Funds £ 10,010.00
£ 42,400.41 Closing Balance General Funds £ 32,353.53

Notes to the Accounts

€ 360.00 £ 299.41 Income from Individuals and Churches in the EU included above € 880.00 £ 728.35

2022 -23 2023 -24
\$ 1,425.08 Opening Balance \$ 518.48

INCOME

US FUNDING

One-off donations			
Individuals	\$	35.72	\$
Total	\$	35.72	\$

Regular Sponsorship			
Individuals	\$	4,041.68	\$
Total	\$	4,041.68	\$

TOTAL NET US INCOME	\$	4,077.40	\$
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OUTGOINGS

Nepal Expenditure			
Women's Homes Rent	\$	682.86	\$
Women's Homes Running Costs	\$	497.86	\$
Women's Rent	\$	1,570.54	\$
Medicine	\$	134.69	\$
Other inc Subsistence	\$	374.24	\$
Education	\$	311.80	\$
Compliance	\$	64.45	\$
Tithe to other Orgs	\$	524.00	\$
Wages & Admin in Nepal	\$	676.56	\$
Total	\$	4,837.00	\$

Bank Charges

	\$	75.00
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TOTAL NET US OUTGOINGS

	\$	6,704.98
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Net Gain	\$	-909.60	\$
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FINANCIAL STATEMENT - £

Opening Balances - Current Account	£	40,367.36	£	38,336.84
Cash Account	£	9.71	£	55.81

£ 5,576.24 £ 45,953.31 HSBC Account £ 7,497.13 £ 45,889.78

£ 38,336.84 £ 63.54 Net Gain/(Loss) -£ 3,526.25

£ 55.81 Closing Balances - Current Account £ 32,297.72

£ 7,497.13 Cash Account £ 55.81

£ - HSBC Account £ -

£ 45,889.78 Charity Bank £ 10,010.00 £ 42,363.53

HSBC Account closed 4th August 2024
Charity Bank Account opened 10th July 2024

FUNDS HELD IN USA - \$

\$ 1,425.08 Opening Balance \$ 518.48

\$ 4,077.40 Income from Individuals \$ 6,719.49

\$ 4,984.00 Outgoings \$ 6,704.99

\$ -906.60 Net Gain/(Loss) \$ 14.50

\$ 518.48 Closing Balance \$ 532.98

2023/24

Income and Outgoings across all countries - £

Using exchange rates at time of transactions

Total Net Income

UK £ 45,580.37

Individuals in Nepal (NOT included above) ₹ 130,000 £ 674.93

USA \$ 6,719.49 £ 5,315.57

Total Net Outgoings £ 51,570.87

UK £ 49,106.62

Nepal £ 130,000 £ 674.93

USA

\$	6,704.99	£	5,304.10
		<u>£</u>	<u>55,085.65</u>

WOMEN WITHOUT ROOFS - NEPAL

England & Wales - Charity number 1132931

Accounts



Trustees' Annual Report for the period

From 6th April 2022 Period start date To 5th April 2023 Period end date

Charity name: **Women Without Roofs - Nepal**

Charity registration number: **1132931**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of financial hardship among adults and their children living in Nepal by providing such persons grants of money to provide or pay for items, services or facilities they could otherwise not afford through lack of means. To relieve sickness and promote and protect the good health of the people in Nepal.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Our principal activity remains the provision of funds so that the women we support can pay their rent and therefore have the security of a place to live. In addition we also provide a child benefit allowance per child to their carers (Mother or Grandmother). We also provide support for medical bills for all our women and their families. We continue to support a women's home. We have expanded our focus on citizenship by employing a lawyer on a part-time basis, to enable the women we support to become more autonomous by being fully registered with the authorities as Nepali citizens. Women are referred to us by pastors, by the women we already help or by a Nepali charity Koshish which seeks to rehabilitate women with mental illness and provided they meet our criteria they are eligible for our support.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have given due regard to the Charity Commission guidance on public benefit when making financial and other decisions.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The Trustees have been very grateful for the continued regular support from numerous individuals and groups whose donations have enabled us to continue with our support of 60+ women in Nepal. The donations received through The Big Give have also maintained our funds at a healthy position.</p> <p>We had to move from Mahima Griha (Glory House) following the landlord's termination of the lease. We took out a lease on a replacement home which continues to house older women from our previous home and some younger ones who were not in a position to move into their own room. A further house, Sahas Ghar (House of Strength), has been leased in response to requirements from the local authorities and this houses women who are able to live more independently without the need for the care provided at Mahima Griha.</p> <p>We have continued to support and develop our links with Koshish, an internationally recognised Nepali run charity that seeks to rescue women from the streets who are suffering from mental illness, a condition that is virtually ignored by state agencies. We have been able to maintain our support of a tithe of our income, payable twice-yearly as funds permit.</p>

		<p>One of the legal problems facing the women is obtaining citizenship papers which would enable them to receive any State support. A women lawyer has worked on our behalf to help our women with legal and bureaucratic problems, some of which have proved intractable due to the seemingly unreasonable data demands of the authorities.</p> <p>We have again been pleased and impressed with the way our staff have coped with and organised the increased workload, particularly the ever-increasing requirements of the annual registration application. Our financial position has enabled the Trustees to continue to contribute to our fund to be used as a significant gift to our staff on their retirement or when they choose to leave working for WWR.</p> <p>Our staff and Nepali Board members continue to have good relations with the local Nepali authorities and again have had a very successful official review by them. However the authority tends to make requests affecting how the charity works and uses its funds. Their requirements often appear impractical and often change the next year without previous requirements being followed up which makes it difficult for our staff and Trustees to decide how much resource should be devoted to these requirements Our practice is to demonstrate that we are implementing these requirements but over a longer time period.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		
-------	--	--

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Our End of Year balance of c£45K, is similar to the previous year. The charity has thus met its objectives purely on the income for the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity holds sufficient reserves to cover legal rental costs during a notice of termination period and to provide our Nepali staff with a planned pension pot.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees have no financial concerns about the charity's ability to continue as the source of funds is widespread and has proved very reliable. The only potential concern is if the Nepali authorities make operation impossible or ban non-Nepali charities.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's normal source of the major portion of funding continues to be through regular and ad hoc giving from individuals and groups. The charity participated in The Big Christmas Give which again yielded a significant boost to the finance position.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity has no investments
A description of the principal risks facing the charity	Para 1.46	<p>Risk Management. The major risks are envisaged as:</p> <ul style="list-style-type: none"> - Insufficient Ongoing Funding to maintain expenditure levels. The Reserves policy manages our legal requirements. As a Christian organisation the charity relies on a combination of prudent financial use and a proven faith that God provides sufficient resources. - Financial or Operational Mismanagement in Nepal. All major financial and management decisions are made by the Trustees, there is regular and frequent electronic (email, Skype) communication

		<p>with our main worker, accounts of financial expenditure in Nepal are provided, regular visits are made to Nepal by one or more Trustees when all aspects of the work are checked and discussed with our staff.</p> <ul style="list-style-type: none"> - WWR operates two bank accounts, one holds the charity's funds and the other holds only small amounts for emergency use only. Only the latter account can be accessed by staff in Nepal via ATM. - Incompatibility with Nepali Law. A Nepali Board and Constitution have been registered with Nepali authorities ensuring that the presence and operations of the charity within Nepal are acceptable and legal - Theft of Money in Transit. All money transfers to Nepal are made by direct inter-bank transfer. Money for general WWR use is transferred by Bank Transfer to the account of the Nepali Board.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
-----------------	------	---------

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anna Townsend	
Position (eg Secretary, Chair, etc)	Chair	
Date	24 th Nov 2023	

Women Without Roofs - Nepal 2022/23

2021 -22

£31,913.01

Opening Balance

INCOME

One-off donations

Individuals
Organisations
Collecting Tins
Other Fundraising
The Big Give

Total

Regular Sponsorship

Family groups & churches
Individuals

Total

Events

Event Income
Event Costs

Total

Interest

Gift Aid Rebate

TOTAL NET INCOME

OUTGOINGS

Nepal Expenditure

Women's Homes Rent
Women's Homes Running Costs
Women's Rent
Medicine
Other inc Subsistence
Education
Compliance
Tithe to other Orgs
Covid Relief
Wages & Admin in Nepal

Total

Bank Charges

UK memberships and admin

TOTAL NET OUTGOINGS

Net Gain

£ 16,081.43
£ 14.80
£ 66.50
£ 188.94
£ 4,086.39
£ 20,438.06

£ 2,364.00
£ 26,663.53
£ 29,027.53

£ 134.10
£ -
£ 134.10

£ -
£ 8,752.25
£ 58,351.94

£ 2,414.84 5%
£ 3,150.36 7%
£ 14,281.18 32%
£ 1,756.50 4%
£ 4,763.51 11%
£ 2,282.18 5%
£ 28.14 0%
£ 6,380.00 14%
£ 2,172.51 5%
£ 6,882.18 16%
£ 44,111.40

£ 80.76

£ 124.48

£ 44,316.64

£ 14,035.30

£ 45,948.31
£ 5,871.24
£ 40,077.07

Closing Balance Total
Closing Balance Earmarked Funds
Closing Balance General Funds

Notes to the Accounts

Income Summary

Individuals one off	£	16,081.43
Orgs one off	£	14.80
Other	£	389.54
The Big Give	£	4,086.39
Regular groups	£	2,364.00
Regular Individuals	£	26,663.53
Gift Aid	£	8,752.25
Total	£	58,351.94

FINANCIAL STATEMENT

£	27,655.78	
£	6.35	
£	4,250.88	£ 31,913.01

Opening Balances - Current Account
Cash Account
HSBC Account

£ 14,035.30

Net Gain/(Loss)

£	40,367.36	
£	9.71	
£	5,576.24	£ 45,953.31

Closing Balances - Current Account
Cash Account
HSBC Account

2022 -23

£45,953.31

£ 1,675.65
£ 1,080.00
£ 79.17
£ 173.75
£ 6,561.12
£ 9,569.69

£ 2,369.00
£ 27,111.41
£ 29,480.41

£ -
£ 325.00

£ -
£ 10,202.45
£ 49,577.55

£ 2,478.88

£ 6,969.10 14%
£ 5,080.27 10%
£ 15,005.70 30%
£ 1,374.42 3%
£ 3,818.82 8%
£ 3,182.49 6%
£ 657.67 1%
£ 6,335.00 13%
£ - 0%
£ 6,903.81 14%
£ 49,327.28

£ 186.63

£ 127.18

£ 49,641.09

-£ 63.54

£ 45,889.78
£ 3,489.37
£ 42,400.41

Income Summary

Individuals one off	£	1,675.65
Orgs one off	£	1,080.00
Other	£	577.92
The Big Give	£	6,561.12
Regular groups	£	2,369.00
Regular Individuals	£	27,111.41
Gift Aid	£	10,202.45
Total	£	49,577.55

£ 40,367.36
£ 9.71
£ 5,576.24 £ **45,953.31**

-£ 63.54

£ 38,336.84
£ 55.81
£ 7,497.13 £ **45,889.78**



Section A

Independent Examiner's Report

Report to the trustees/
members of

WOMEN WITHOUT ROOFS --- NEPAL

On accounts for the year
ended

05 04 2023

Charity no
(if any)

1132931

Set out on pages

1

Remember to include the page numbers of additional sheets.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **05 04 2023**

Responsibilities and
basis of report

As the charity's trustees, 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 Trust's accounts carried out under section 145 of the 2011 Act and 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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

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

Signed:

D Inch

Date:

03 06 2023

Name:

DEREK INCH

Relevant professional

qualification(s) or body
(if any):

--

Address:

67 RICHMOND PARK
NORTHAM, BIDEFORD, DEVON.
EX39 1ES

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

--

WOMEN WITHOUT ROOFS - NEPAL

England & Wales - Charity number 1132931

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	06	04	2021		05	04	2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

79 Green Park
Manor Road
Bournemouth
Postcode <input type="text" value="BH1 3HR"/>

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anna Townsend	Chair		
2	Nic Hopkinson	Finance		
3	Jan Mitchell			
4	Marilyn Jaques			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing Trustees

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>Risk Management. The major risks envisaged are:</p> <ul style="list-style-type: none"> - Insufficient Ongoing Funding to maintain expenditure levels. The Reserves policy manages our legal requirements. As a Christian organisation, the charity relies on prudent financial use and a proven faith that God provides sufficient resources. - Financial or Operational Mismanagement in Nepal. The Trustees make all major financial and management decisions; there is regular and frequent electronic (email, Messenger) communication with our principal worker and accounts of financial expenditure in Nepal are provided. Regular visits are made to Nepal by one or more Trustees when all aspects of the work are checked and discussed with our staff. WWR's chair of trustees lived in Kathmandu during the period and frequently met with staff and beneficiaries. - WWR operates two bank accounts; one holds the charity's funds, and the other holds only small amounts for emergencies and current needs. Only the latter account can be accessed by staff in Nepal via ATM. - Theft of Money in Transit. All money transfers to Nepal are made by direct inter-bank transfer. Money for general WWR use is transferred by Bank Transfer to the account of the Nepali Board. - Incompatibility with Nepali Law. A Nepali Board and Constitution have been registered with Nepali authorities ensuring that the presence and operations of the charity within Nepal are acceptable and legal - Reputational damage in Nepal due to irresponsible behaviour of the women. Several of the women we help are HIV positive. We have ensured they receive suitable advice and support so they do not pass on the virus to their partners.
--	---

- A major natural disaster in Nepal. We have ensured all staff are aware of multiple communication channels that could be used to contact the trustees in the event of a natural disaster.
- Losing money through corruption and/or appropriation of bank accounts.
- The current political situation is constantly monitored, and local legal advice is taken if appropriate.
- Loss of primary Nepali staff (Manager). Ensure secondary staff are familiar with management tasks

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The relief of financial hardship among adults and their children living in Nepal by providing such persons grants of money to provide or pay for items, services or facilities they could otherwise not afford through lack of means.
To relieve sickness and promote and protect the good health of the people in Nepal.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Our principal activity remains the provision of funds so that the women we support can pay their rent and therefore have the security of a place to live. In addition, we also provide a child benefit allowance per child to their carers (Mother or Grandmother). We also provide support for medical bills for all our women and their families.

We continue to support a women's home.

Women who are unable to work are provided with a subsistence allowance.

We have expanded our focus on citizenship by employing a part-time lawyer. She aims to enable the women we support to become more autonomous by being fully registered with the authorities as Nepali citizens.

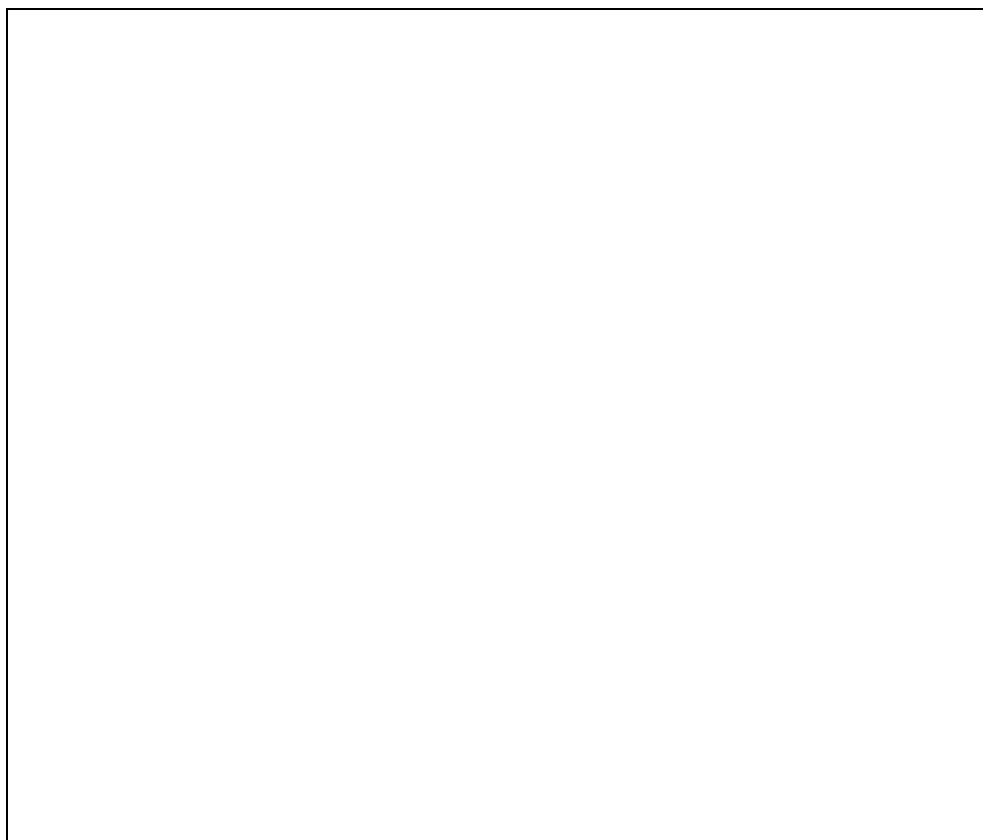
Women are referred to us by pastors, by the women we already help or by a Nepali charity, Koshish. This charity seeks to rehabilitate women with mental illness and provided they meet our criteria, they are eligible for our support.

The Trustees have given due regard to the Charity Commission's guidance on public benefit when making financial and other decisions.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The Trustees are grateful for continued regular support from numerous individuals and groups. Their donations have enabled us to continue our support of 70+ women in Nepal. Donations received through The Big Give have also maintained our funds at a healthy position.

Once again, the year was deeply affected by the Covid 19 pandemic and Nepal and the women have not escaped. There was a severe lockdown over the summer, and we were able to distribute food and essentials to the women during this. We ensured all our staff and women were vaccinated. We funded the treatment of several women who spent several days in hospital suffering from the Covid Delta variant.

The women living at Mahima Griha (Glory House) were rehoused in a new property following the announcement by our previous landlord that he was selling up. The move went smoothly.

We have continued to support and develop our links with Koshish. This internationally recognised Nepali-run charity seeks to rescue women from the streets who are suffering from mental illness, a condition that state agencies virtually ignore.

We have been able to tithe our income.

Our Chair of Trustees has been resident in Nepal for the year. She has been able to closely monitor the day-to-day running of the charity and the general situation of the women we support. In addition, she has observed the working relationship between the local authorities and our staff. Our staff have appreciated her being on hand to advise on any special situations our women have faced.

One of the legal problems facing the women is obtaining citizenship papers which would enable them to receive any State support. We have employed a lawyer on a part-time basis to resolve these issues. Although she has been active visiting various record offices in Kathmandu, there has been no progress yet for any of our ladies.

We have again been pleased and impressed with how our staff coped with and organised the increased workload. Our financial position has enabled the Trustees to continue contributing to our fund to be used as a significant gift to our staff on their retirement (or when they stop working for WWR).

Our staff and Nepali Board members continue to have good relations with the local Nepali authorities. They again have had a very successful official review by them. However, the authorities tend to make requests affecting how the charity works and uses its funds. Their requirements often appear impractical and change the following year without previous conditions being followed up. This makes it difficult for our staff and Trustees to decide how many resources should be devoted to these requirements. Our practice is to demonstrate that we are implementing these requirements over an extended period rather than making knee-jerk changes on their whims.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity seeks to maintain a reserve sufficient to meet its legal obligations on Glory Women's House rent during a period of notice of termination and salaries for that period. The notice period is currently three months.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity's standard funding source continues to be through regular and ad hoc giving from individuals and groups. We participated in The Big Give, which again significantly boosted our finances.

The charity has used more than 99% of its funds this year to support its key objectives. These are helping women in Nepal either directly (rent, health care, training) or indirectly (salaries, Home management costs).

Section F

Other optional information


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Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anna Townsend	
Position (eg Secretary, Chair, etc)	Chair of Trustees	
Date	29 th Sept 2022	

Women Without Roofs - Nepal 2021/22

2020 -21

2021 -22

	£21,835.38	Opening Balance		£31,913.01
		<u>INCOME</u>		
		One-off donations		
	£ 13,335.90	Individuals	£ 16,081.43	
	£ 50.00	Organisations	£ 14.80	
	£ 10.20	Collecting Tins	£ 66.50	
	£ 1,059.18	Other Fundraising	£ 188.94	
	£ 5,991.48	The Big Give	£ 4,086.39	
	£ 20,446.76	Total	£ 20,438.06	
		Regular Sponsorship		
	£ 2,414.00	Family groups & churches	£ 2,364.00	
	£ 29,185.52	Individuals	£ 26,663.53	
	£ 31,599.52	Total	£ 29,027.53	
		Events		
	£ -	Event Income	£ 134.10	
£ -		Event Costs	£ -	
£ -		Total	£ 134.10	
		Interest		
	£ -		£ -	
	£ 6,751.28	Gift Aid Rebate	£ 8,752.25	
	£ 58,797.56	TOTAL NET INCOME	£ 58,351.94	
		<u>OUTGOINGS</u>		
		Nepal Expenditure		
£ 3,613.18		Glory House Rent	£ 2,414.84	5%
£ 4,142.01		Glory House Running Costs	£ 3,150.36	7%
£ 17,336.34		Women's Rent	£ 14,281.18	32%
£ 1,532.42		Medicine	£ 1,756.50	4%
£ 812.84		Other inc Subsistence	£ 4,763.51	11%
£ 2,472.70		Education	£ 2,282.18	5%
£ 456.98		Training/Research	£ 28.14	0%
£ 4,514.00		Gifts to Orgs (Koshish, KRMEF, Leprosy Mission)	£ 6,380.00	14%
£ 7,960.28		Covid Relief	£ 2,172.51	5%
£ 5,790.98		Wages & Admin in Nepal	£ 6,882.18	16%
£ 48,631.73		Total	£ 44,111.40	
		Commission Charges	£ 80.76	
£ 38.20		UK memberships and admin	£ 124.48	
£ 50.00		TOTAL NET OUTGOINGS	£ 44,316.64	
£ 48,719.93		Net Gain	£ 14,035.30	
£ 10,077.63		Closing Balance Total	£ 45,948.31	
£ 31,913.01		Closing Balance Earmarked Funds	£ 5,871.24	
£ 10,049.68		Closing Balance General Funds	£ 40,077.07	
£ 21,863.33				

Notes to the Accounts

Income Summary

Individuals one off	£ 13,335.90
Orgs one off	£ 50.00
Other	£ 1,069.38
The Big Give	£ 5,991.48
Regular groups	£ 2,414.00
Regular Individuals	£ 29,185.52
Gift Aid	£ 6,751.28
Total	£ 58,797.56

Income Summary

Individuals one off	£ 16,081.43
Orgs one off	£ 14.80
Other	£ 389.54
The Big Give	£ 4,086.39
Regular groups	£ 2,364.00
Regular Individuals	£ 26,663.53
Gift Aid	£ 8,752.25
Total	£ 58,351.94

BALANCE SHEET

£ 18,631.29		Opening Balances - Current Account	£ 27,655.78
£ 6.35		Cash Account	£ 6.35
£ 3,197.74	£ 21,835.38	HSBC Account	£ 4,250.88
		Total	£ 31,913.01
£ 10,077.63		Net Gain/(Loss)	£ 14,035.30
£ 27,655.78		Closing Balances - Current Account	£ 40,367.36
£ 6.35		Cash Account	£ 9.71
£ 4,250.88	£ 31,913.01	HSBC Account	£ 5,571.24
		Total	£ 45,948.31



Section A Independent Examiner's Report

Report to the trustees/
members of

WOMEN WITHOUT ROOFS --- NEPAL

On accounts for the year
ended

05 04 2022

Charity no
(if any)

1132931

Set out on pages

1

Remember to include the page numbers of additional sheets

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity's trustees, 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 Trust's accounts carried out under section 145 of the 2011 Act and 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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

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

Signed:

D Inch

Date:

22 08 2022

Name:

DEREK INCH

Relevant professional

qualification(s) or body
(if any):

--

Address:

67 RICHMOND PARK

NORTHAM, BIDEFORD, DEVON.

EX39 1ES

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

--

WOMEN WITHOUT ROOFS - NEPAL

England & Wales - Charity number 1132931

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	6	April	2020	To	5	April	2021

Section A Reference and administration details

Charity name

Women Without Roofs - Nepal

Other names charity is known by

WWR

Registered charity number (if any)

1132931

Charity's principal address

79 Green Park	
Manor Road	
Bournemouth	
Postcode	BH1 3HR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anna Townsend	Chair		
2	Marilyn Jaques			
3	Nic Hopkinson			
4	Jan Mitchell			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing Trustees

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>Risk Management. The major risks are envisaged as:</p> <ul style="list-style-type: none"> - Insufficient Ongoing Funding to maintain expenditure levels. The Reserves policy manages our legal requirements. As a Christian organisation the charity relies on a combination of prudent financial use and a proven faith that God provides sufficient resources. - Financial or Operational Mismanagement in Nepal. All major financial and management decisions are made by the Trustees, there is regular and frequent electronic (email, Skype) communication with our main worker, accounts of financial expenditure in Nepal are provided, regular visits are made to Nepal by one or more Trustees when all aspects of the work are checked and discussed with our staff. - WWR operates two bank accounts, one holds the charity's funds and the other holds only small amounts for emergency use only. Only the latter account can be accessed by staff in Nepal via ATM. - Incompatibility with Nepali Law. A Nepali Board and Constitution have been registered with Nepali authorities ensuring that the presence and operations of the charity within Nepal are acceptable and legal - Theft of Money in Transit. All money transfers to Nepal are made by direct inter-bank transfer. Money for general WWR use is transferred by Bank Transfer to the account of the Nepali Board.
--	--

- A major natural disaster in Nepal. We have initiated a basic communication plan; all Nepali staff have been issued with contact telephone numbers on laminated cards and advised to get in touch with the trustees in England in case of a natural disaster.
- Losing money through corruption and/or appropriation of bank accounts. The current political situation is constantly monitored and local legal advice taken if appropriate.
- Loss of primary Nepali staff (Manager). Ensure secondary staff are familiar with management tasks

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The relief of financial hardship among adults and their children living in Nepal by providing such persons grants of money to provide or pay for items, services or facilities they could otherwise not afford through lack of means.
To relieve sickness and promote and protect the good health of the people in Nepal.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Our principal activity remains the provision of funds so that the women we support can pay their rent and therefore have the security of a place to live. In addition we also provide a child benefit allowance per child to their carers (Mother or Grandmother). We also provide support for medical bills for all our women and their families.

We continue to support a women's home.

We have expanded our focus on citizenship by employing a lawyer on a part-time basis, to enable the women we support to become more autonomous by being fully registered with the authorities as Nepali citizens.

Women are referred to us by pastors, by the women we already help or by a Nepali charity Koshish which seeks to rehabilitate women with mental illness and provided they meet our criteria they are eligible for our support.

The Trustees have given due regard to the Charity Commission guidance on public benefit when making financial and other decisions.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Summary of the main achievements of the charity during the year

The Trustees have been very grateful for the continued regular support from numerous individuals and groups whose donations have enabled us to continue with our support of 60+ women in Nepal. The donations received through The Big Give have also maintained our funds at a healthy position.

This year has been deeply affected by the Covid 19 pandemic and Nepal and the women have not escaped. There have been severe lockdowns and we were able to distribute food and essentials to the women during the first of these. We have also ensured all our staff and women have been vaccinated. We have also been able to fund the treatment of a number of serious non-Covid medical situations.

Mahima Griha (Glory House), housed older women from our previous home and some younger ones who were not in a position to move into their own room. Near the end of the year of this report the landlord notified us that he was selling up and we would need to move out. A new house was found and the relocation will be at the start of the next year.

We have continued to support and develop our links with Koshish, an internationally recognised Nepali run charity that seeks to rescue women from the streets who are suffering from mental illness, a condition that is virtually ignored by state agencies. We have been able to maintain our support of a tithe of our income, payable twice-yearly as funds permit.

Our Chair of Trustees has been resident in Nepal for many months during the year and has been able to closely monitor the day to day running of the charity, the general situation of all the women we support, the working relationship between the Nepali local authorities and our staff and to advise on any special needs the women may have.

One of the legal problems facing the women is obtaining citizenship papers which would enable them to receive any State support. A women lawyer came to speak to our women on International Women's Day and we are hopeful that she will be able to help our women with legal and bureaucratic problems.

We have again been pleased and impressed with the way our staff have coped with and organised the increased workload. Our financial position has enabled the Trustees to continue to contribute to our fund to be used as a significant gift to our staff on their retirement or when they choose to leave working for WWR.

Our staff and Nepali Board members continue to have good relations with the local Nepali authorities and again have had a very successful official review by them. However the authority tends to make requests affecting how the charity works and uses its funds. Their requirements often appear impractical and often change the next year without previous requirements being followed up which makes it difficult for our staff and Trustees to decide how much resource should be devoted to these requirements Our practice is to demonstrate that we are implementing these requirements but over a longer time period.

Section E Financial review

Brief statement of the charity's policy on reserves

The charity seeks to maintain a reserve sufficient to meet its legal obligations on Glory Women's House rent during a period of notice of termination and salaries for that period

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity's normal source of the major portion of funding continues to be through regular and ad hoc giving from individuals and groups. The charity participated in The Big Christmas Give which again yielded a significant boost to the finance position


The charity has used more than 99% of its funds this year in supporting its key objectives i.e. helping women in Nepal either directly (rent, health care, training) or indirectly (salaries, Home management costs).

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Anna Townsend	
Full name(s)	Anna Townsend	
Position (eg Secretary, Chair, etc)	Chair of Trustees	
Date	December 2021	

Women Without Roofs - Nepal 2020/21

2019 -20

2020 -21

	£20,187.72	Opening Balance General Funds		£21,835.38
		INCOME		
		One-off donations		
	£ 4,036.89	1 Individuals	£ 13,335.90	
	£ 489.85	4 Organisations	£ 50.00	
	£ -	3 Collecting Tins	£ 10.20	
	£ 17.50	2 Other Fundraising	£ 1,059.18	
	<u>£ 8,220.21</u>	21 The Big Give	<u>£ 5,991.48</u>	
	£ 12,764.45	Total	£ 20,446.76	
		Regular Sponsorship		
	£ 2,606.40	6 Family groups & churches	£ 2,414.00	
	<u>£ 24,513.47</u>	7 Individuals	<u>£ 29,185.52</u>	
	£ 27,119.87	Total	£ 31,599.52	
		Events		
	£ -	10 Event Income	£ -	
£ -	<u>-</u>	Event Costs	<u>£ -</u>	
	£ -	Total	£ -	
		Interest		
	£ -		£ -	
	£ 5,251.05	13 Gift Aid Rebate	£ 6,751.28	
	<u>£ 45,135.37</u>	TOTAL NET INCOME	<u>£ 58,797.56</u>	
		OUTGOINGS		
		Nepal Expenditure		
£ 3,686.32		Glory House Rent	£ 3,613.18	
£ 4,126.46		Glory House Running Costs	£ 4,142.01	
£ 16,496.77		Women's Rent	£ 17,336.34	
£ 1,102.81		Medicine	£ 1,532.42	
£ 3,577.69		Other inc Subsistence	£ 812.84	
£ 3,142.64		Education	£ 2,472.70	
£ 1,537.13		Training	£ 456.98	
£ 4,588.50		Koshish	£ 4,514.00	
		Covid Relief	£ 7,960.28	
<u>£ 4,252.04</u>		Wages	<u>£ 5,790.98</u>	
£ 42,510.36		Total	£ 48,631.73	
£ 176.89		17 Commission Charges	£ 38.20	
£ 800.42		Admin	£ 50	
<u>£ 43,487.67</u>		TOTAL NET OUTGOINGS	<u>£ 48,719.93</u>	
£ 1,647.70		Net Gain	£ 10,077.63	
£ 21,835.38		Closing Balance Total	£ 31,913.01	
£ 12,058.33		Closing Balance Earmarked Funds	£ 10,049.68	
£ 9,777.05		Closing Balance General Funds	£ 21,863.33	

Notes to the Accounts

Income Summary

Individuals one off	£ 4,036.89
Orgs one off	£ 489.85
Other	£ 17.50
The Big Give	£ 8,220.21
Regular groups	£ 2,606.40
Regular Individuals	£ 24,513.47
Gift Aid	£ 5,251.05
Total	£ 45,135.37

Income Summary

Individuals one off	£ 13,335.90
Orgs one off	£ 50.00
Other	£ 1,069.38
The Big Give	£ 5,991.48
Regular group	£ 2,414.00
Regular Individic	£ 29,185.52
Gift Aid	£ 6,751.28
Total	£ 58,797.56

BALANCE SHEET

		Opening Balances - Current Account		£ 18,631.29
£ 18,138.83		Cash Account	£ 6.35	
£ -		HSBC Account	£ 3,197.74	£ 21,835.38
£ 2,048.89	£ 20,187.72			
	£ 1,647.70	Net Gain/(Loss)		£ 10,077.63
		Closing Balances - Current Account	£ 27,655.78	
£ 18,631.29		Cash Account	£ 6.35	
£ 6.35		HSBC Account	£ 4,250.88	£ 31,913.01
£ 3,197.74	£ 21,835.38			



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: WOMEN WITHOUT ROOFS ----- NEPAL

On accounts for the year ended

05 04 2021 Charity no (if any) 1132931

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05 / 04 / 2021

Responsibilities and basis of report

As the charity's trustees, 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 Trust's accounts carried out under section 145 of the 2011 Act and 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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
• the accounts did not accord with the accounting records; or
• the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

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

Signed: [Signature]

Date: 20 12 2021

Name: DEREK INCH

Relevant professional

**qualification(s) or body
(if any):**

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Address:

67 Richmond Park

Northam. Bideford.

Devon. EX39 1ES

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

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