



# 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)**

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## 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)**

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

- 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.

Risk Management. The major risks are envisaged as:

- 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  
£ 489.85  
£ -  
£ 17.50  
£ 8,220.21  
**£ 12,764.45**

1 Individuals £ 13,335.90  
4 Organisations £ 50.00  
3 Collecting Tins £ 10.20  
2 Other Fundraising £ 1,059.18  
21 The Big Give £ 5,991.48  
**Total £ 20,446.76**

**Regular Sponsorship**

£ 2,606.40  
£ 24,513.47  
**£ 27,119.87**

6 Family groups & churches £ 2,414.00  
7 Individuals £ 29,185.52  
**Total £ 31,599.52**

**Events**

£ -  
**£ -**

10 Event Income £ -  
Event Costs £ -  
**Total £ -**

**Interest**

£ -

**£ -**

£ 5,251.05

13 Gift Aid Rebate £ 6,751.28

**£ 45,135.37**

**TOTAL NET INCOME**

**£ 58,797.56**

**OUTGOINGS**

**Nepal Expenditure**

£ 3,686.32  
£ 4,126.46  
£ 16,496.77  
£ 1,102.81  
£ 3,577.69  
£ 3,142.64  
£ 1,537.13  
£ 4,588.50  
£ 4,252.04  
**£ 42,510.36**

Glory House Rent £ 3,613.18  
Glory House Running Costs £ 4,142.01  
Women's Rent £ 17,336.34  
Medicine £ 1,532.42  
Other inc Subsistence £ 812.84  
Education £ 2,472.70  
Training £ 456.98  
Koshish £ 4,514.00  
Covid Relief £ 7,960.28  
Wages £ 5,790.98  
**Total £ 48,631.73**

£ 176.89

17 Commission Charges £ 38.20

£ 800.42

**Admin £ 50**

**£ 43,487.67**

**TOTAL NET OUTGOINGS**

**£ 48,719.93**

**£ 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 Individ £ 29,185.52  
Gift Aid £ 6,751.28  
**Total £ 58,797.56**

**BALANCE SHEET**

£ 18,138.83  
£ -  
£ 2,048.89 **£ 20,187.72**

Opening Balances - Current Account  
Cash Account  
HSBC Account

£ 18,631.29  
£ 6.35  
£ 3,197.74 **£ 21,835.38**

£ 1,647.70

Net Gain/(Loss)

£ 10,077.63

£ 18,631.29  
£ 6.35  
£ 3,197.74 **£ 21,835.38**

Closing Balances - Current Account  
Cash Account  
HSBC Account

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



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### 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**

*Remember to include the page numbers of additional reports*

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:

*D Inch*

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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