



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

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	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)

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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 envisaged are:

- 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

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

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

29th 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	<u>TOTAL NET INCOME</u>	£ 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
£ 38.20	Commission Charges	£ 80.76
£ 50.00	UK memberships and admin	£ 124.48
£ 48,719.93	<u>TOTAL NET OUTGOINGS</u>	£ 44,316.64
£ 10,077.63	Net Gain	£ 14,035.30
£ 31,913.01	Closing Balance Total	£ 45,948.31
£ 10,049.68	Closing Balance Earmarked Funds	£ 5,871.24
£ 21,863.33	Closing Balance General Funds	£ 40,077.07

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	HSBC Account	£ 4,250.88
£ 21,835.38		£ 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	HSBC Account	£ 5,571.24
£ 31,913.01		£ 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 05 04 2022.

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):

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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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