



CHARITY COMMISSION
FOR ENGLAND AND WALES

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		
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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
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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)		
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

£	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

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

£ 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
£	-
£	325.00

£	-
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£	10,202.45
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£	49,577.55
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£ 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):

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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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