



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 6<sup>th</sup> April 2023 To 5<sup>th</sup> 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>
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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	<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	<p>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.</p>

### 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:

A description of the principal risks facing the charity	Para 1.46	<ul style="list-style-type: none"> <li>- 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.</li> <li>- 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.</li> <li>- 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.</li> <li>- 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.</li> <li>- 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.</li> <li>- 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.</li> </ul>
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	<b>Trust Deed</b>
How is the charity constituted? (e.g <a href="#">unincorporated association</a> , <a href="#">CIO</a> )	Para 1.25	<b>Trust</b>
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	<b>Appointed by existing trustees</b>

### 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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]



## 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)		
Full name(s)	Anna Townsend	
Position (eg Secretary, Chair, etc)	Chair of Trustees	
Date	5 <sup>th</sup> September 2024	

# Women Without Roofs - Nepal 2023/24

2022 -23

£45,953.31

£	1,675.65
£	1,080.00
£	79.17
£	173.75
£	6,561.12
£	<b>9,569.69</b>

£	2,369.00
£	27,111.41
£	<b>29,480.41</b>

£	325.00
£	-
£	<b>325.00</b>

£	-
£	10,202.45
£	<b>49,577.55</b>

£	6,969.10	14%
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UK FUNDING

Opening Balance

## INCOME

### One-off donations

Individuals
Organisations
Collecting Tins
Other Fundraising
The Big Give
<b>Total</b>

### Regular Sponsorship

Family groups & churches
Individuals
<b>Total</b>

### Events

Event Income
Event Costs
<b>Total</b>

### Interest

Gift Aid Rebate

## TOTAL NET UK INCOME

## OUTGOINGS

### Nepal Expenditure

Women's Homes Rent

2023 -24

£45,889.78

£	5,067.70
£	2,852.23
£	365.00
£	1,562.34
£	-
£	<b>9,847.27</b>

£	2,644.00
£	25,873.96
£	<b>28,517.96</b>

£	360.00
£	-
£	<b>360.00</b>

£	-
£	6,855.14
£	<b>45,580.37</b>

£	6,656.05	14%
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£	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**

		<b>One-off donations</b>		
\$	35.72	Individuals	\$	2,791.80
\$	<b>35.72</b>	<b>Total</b>	\$	<b>2,791.80</b>
		<b>Regular Sponsorship</b>		
\$	4,041.68	Individuals	\$	3,927.68
\$	<b>4,041.68</b>	<b>Total</b>	\$	<b>3,927.68</b>
<b>\$</b>	<b>4,077.40</b>	<b>TOTAL NET US INCOME</b>	<b>\$</b>	<b>6,719.48</b>
		<b><u>OUTGOINGS</u></b>		
		<b>Nepal Expenditure</b>		
\$	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
\$	<b>4,837.00</b>	<b>Total</b>	\$	<b>6,629.98</b>
\$	<b>150.00</b>	<b>Bank Charges</b>	\$	<b>75.00</b>
\$	<b>4,987.00</b>	<b>TOTAL NET US OUTGOINGS</b>	\$	<b>6,704.98</b>
\$	<b>-909.60</b>	<b>Net Gain</b>	\$	<b>14.50</b>

#### FINANCIAL STATEMENT - £

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

£	5,576.24	£	<b>45,953.31</b>	HSBC Account	£	7,497.13	£	<b>45,889.78</b>
		-£	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	£	-		
£	-	£	<b>45,889.78</b>	Charity Bank	£	10,010.00	£	<b>42,363.53</b>

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

#### FUNDS HELD IN USA - \$

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

#### 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
		£	<b>51,570.87</b>

#### Total Net Outgoings

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

USA

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











**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name

WOMEN WITHOUT ROOFS - NEPAL

**On accounts for the year  
ended**

5<sup>th</sup> 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:**

4<sup>th</sup> SEPT 2024.

**Name:**

MIR 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

**One-off donations**

£	1,675.65
£	1,080.00
£	79.17
£	173.75
£	6,561.12
£	<b>9,569.69</b>

Individuals  
Organisations  
Collecting Tins  
Other Fundraising  
The Big Give  
Total

£	5,067.70
£	2,852.23
£	365.00
£	1,562.34
£	-
£	<b>9,847.27</b>

**Regular Sponsorship**

£	2,369.00
£	27,111.41
£	<b>29,480.41</b>

Family groups & churches  
Individuals  
Total

£	2,644.00
£	25,873.96
£	<b>28,517.96</b>

**Events**

£	325.00
£	<b>325.00</b>

Event Income  
Event Costs  
Total

£	360.00
£	<b>360.00</b>

**Interest**

£	-
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£	-
---	---

**Gift Aid Rebate**

£	10,202.45
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£	6,855.14
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£	<b>49,577.55</b>
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**TOTAL NET UK INCOME**

£	<b>45,580.37</b>
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OUTGOINGS

**Nepal Expenditure**

£	6,969.10
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Women's Homes Rent

£	6,656.05
---	----------

14%

£	5,080.27	10%	Women's Homes Running Costs	£	4,082.93	8%	
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£	49,641.09		<u>TOTAL NET UK OUTGOINGS</u>	£	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	€	880.00	£	728.35
Income from Individuals and Churches in the EU included above							
2022 -23				2023 -24			
\$			1,425.08			\$	518.48
Opening Balance				INCOME			



[illegible]

## One-off donations

\$	35.72	Individuals	\$	2,791.80
\$	35.72	Total	\$	2,791.80

## Regular Sponsorship

\$	4,041.68	Individuals	\$	3,927.68
\$	4,041.68	Total	\$	3,927.68

**TOTAL NET US INCOME**

\$	4,077.40		
<b>TOTAL NET US INCOME</b>		\$	6,719.48

## OUTGOINGS

## Nepal Expenditure

\$	682.86	\$	912.85
\$	497.86	\$	559.96
\$	1,570.54	\$	2,368.25
\$	134.69	\$	243.39
\$	374.24	\$	561.91
\$	311.80	\$	407.73
\$	64.45	\$	50.53
\$	524.00	\$	604.99
\$	676.56	\$	920.37
\$	4,837.00	\$	6,629.98

### Bank Charges

\$	150.00	Bank Charges	\$	75.00
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**TOTAL NET US OUTGOINGS**

\$	4,987.00	
<b><u>TOTAL NET US OUTGOINGS</u></b>		<b>\$ 6,704.98</b>

## Net Gain

\$	-909.60	Net Gain	\$	14.50
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## 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>