



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 tithe 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.</p> <p>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

[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	25 th July 2025	

Women Without Roofs - Nepal 2023/24

2023 -24

UK FUNDING

2024 -25

£45,889.78

Opening Balance

£42,363.53

INCOME

One-off donations

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

Individuals
Organisations ²
Collecting Tins
Other Fundraising
The Big Give (including Gift Aid claimed on our behalf)
Total

£ 2,941.42
£ 2,420.17
£ 20.00
£ 127.79
£ 8,476.36
£ 13,985.74

Regular Sponsorship

£ 2,644.00
£ 25,873.96
£ 28,517.96

Family groups & churches
Individuals ²
Total

£ 4,564.00
£ 21,940.24
£ 26,504.24

Events

£ 360.00
£ -
£ 360.00

Event Income
Event Costs
Total

£ 468.99
£ -
£ 468.99

Interest

£ -

£ 384.33

Gift Aid Rebate¹

£ 6,855.14

£ 6,503.50

TOTAL NET UK INCOME

£ 45,580.37

£ 47,846.80

OUTGOINGS

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	€	1,605.00	£	1,375.96
² Income from Individuals and Churches in the EU included above							

2023 -24

\$ 518.48

US FUNDING

Opening Balance

2023 -24

\$ 532.98

INCOME

	\$	2,791.80	One-off donations		
	\$	2,791.80	Individuals	\$	165.00
			Total	\$	165.00
			Regular Sponsorship		
	\$	3,927.68	Individuals	\$	3,242.00
	\$	3,927.68	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	£ 42,363.53
		-£	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	£	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		Opening Balance	\$	532.98	
\$	6,719.49		Income from Individuals	\$	3,407.00	
		\$	Outgoings			\$ 2,895.63
		\$	Net Gain/(Loss)			\$ 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:

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

Women Without Roofs - Nepal 2023/24

2023 -24	2024 -25
UK FUNDING	
Opening Balance	£42,363.53
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
Gift Aid Rebate1	£ 6,503.50
TOTAL NET UK INCOME	£ 47,846.80
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%
2023 -24	£45,889.78
INCOME	
One-off donations	
Individuals	£ 5,067.70
Organisations 2	£ 2,852.23
Collecting Tins	£ 365.00
Other Fundraising	£ 1,562.34
The Big Give (including Gift Aid claimed on our behalf)	£ -
Total	£ 9,847.27
Regular Sponsorship	
Family groups & churches	£ 2,644.00
Individuals 2	£ 25,873.96
Total	£ 28,517.96
Events	
Event Income	£ 360.00
Event Costs	£ -
Total	£ 360.00
Interest	
	£ -
Gift Aid Rebate1	£ 6,855.14
TOTAL NET UK INCOME	£ 45,580.37
OUTGOINGS	
Nepal Expenditure	
Women's Homes Rent	£ 6,656.05 14%
Women's Homes Running Costs	£ 4,082.93 8%
Women's Rent	£ 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	

£ 605.00 Bank Charges

£ 158.86 UK memberships and admin

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

-£ 3,526.25 Net Gain -£ 193.56

£ 42,363.53 Closing Balance Total

£ 10,010.00 Closing Balance Earmarked Funds

£ 32,353.53 Closing Balance General Funds

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 £ 728.35 € 1,605.00 £ 1,375.96

2023 -24

US FUNDING

2023 -24

\$ 518.48

Opening Balance

\$ 532.98

INCOME

One-off donations

\$ 2,791.80

Individuals

\$ 165.00

\$ 2,791.80

Total

\$ 165.00

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
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Notes to the US Accounts

3 Given to the American Leprosy Mission which works in Nepal

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

2023/24 Income and Outgoings across all countries - £ Using exchange rates at time of transactions

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

6