

SAVERA UK

England & Wales · Charity number 1145564

Details

Other names	SAVERA LIVERPOOL
Status	Registered
Legal form	Charitable company
Company number	07564891
Registered	2012-01-20
Register	View on the Charity Commission register

Contact

Address	L C V S 151 Dale Street Liverpool L2 2AH
Phone	03301592004
Email	info@saverauk.co.uk
Website	http://www.saverauk.co.uk/

Activities

Objects: THE PRESERVATION AND PROTECTION OF HEALTH, BOTH MENTAL AND PHYSICAL, OF INDIVIDUALS AFFECTED BY, AND AT RISK OF, HONOUR-BASED ABUSE AND HARMFUL PRACTICES IN THE UK BY PROVIDING A PROGRAMME OF TRAINING AND INFORMATION TO INDIVIDUALS AND AGENCIES AND CONFERENCES, TO RAISE AWARENESS OF THE PUBLIC.

Activities: Savera UK provide support/advice to individuals affected by, and at risk of honour based abuse and harmful practices in the UK. Also providing a programme of training and information to individuals and agencies and conference, to raise awareness of the public.

Classification

- **How:** Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** LOCAL
- Cheshire East
- Cheshire West & Chester
- Knowsley
- Liverpool City
- Sefton
- St Helens
- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£534,913	£599,477	£285,168	5
2024-03-31	£500,288	£496,678	£349,732	5
2023-03-31	£474,604	£369,164	-	-
2022-03-31	£324,315	£344,082	-	-
2021-03-31	£250,050	£230,722	-	-

Trustees

Name	Role	Appointed
Aislinn O'Dwyer	Chair	2017-02-16
DR SUSAN WAIGUA		2024-07-12
Julia Sellers		2020-05-01
Nashaba Ellahi		2024-04-30
Salma Shah		2022-01-17
Suzie Eliaimooko LI Mrs		2025-08-01
Yogita Parmar		2024-09-06

SAVERA UK

England & Wales - Charity number 1145564

Accounts

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Annual Report and Financial Statements
for the year ended 31 March 2025

SAVERA UK

gmcas

Greater Merseyside Community
Accountancy Service

SAVERA UK LTD

Annual Report and Financial Statements for the year ended 31 March 2025

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Prepared by the Greater Merseyside Community Accountancy Service

SAVERA UK LTD

Trustees' report

Chairperson's Report:

As Chair of the Board of Trustees, it is my privilege to introduce the 2024/25 Annual Report. As I reflect on the past year, I am filled with pride and gratitude for the remarkable achievements and total dedication of our staff at Savera UK.

This year has included a period of significant growth and development of services offered by Savera UK. We continue to deliver exceptional support through our direct intervention team and the communications, education and training, and community engagement teams lead the way in campaigning, education, training, advocacy and true engagement with communities.

There is so much to celebrate, and this report highlights what we have achieved and showcases our on-going work to eliminate 'honour'-based abuse and harmful practices.

Our staff is at the heart of Savera UK, and I continue to support their wellbeing so they in turn can continue to provide high quality and compassionate care and support to our clients.

Considering that 14 years ago there was no data collection for those experiencing or at risk of 'honour'-based abuse (HBA) and harmful practices in the areas where we are based, today we have nearly 300 referrals coming through our services, and these issues are far more widely recognised and recorded within wider services.

One of the standout achievements of the last 12 months is the completion of our two-year partnership with Cheshire's Police and Crime Commissioner, which concluded in March 2025. This collaboration was a huge success with a 400% increase in referrals from the county of Cheshire, and our team significantly exceeding all of the project targets and milestones.

Our Training and Education Project has moved to the next stage of development with a team that has expanded on our training and education offer. They are developing new and exciting programmes that can be delivered across sectors including education and community settings, equipping them with the knowledge and tools they need to respond to those experiencing or at risk of HBA and harmful practices. Thank you to The Big Lottery 'Reaching Communities' for funding this four-year project.

Another key development as part of our new Community Engagement plan is the launch of the groundbreaking Community Advocates programme and the Community Voices Hub. These have been designed to not only provide accurate information and services to those experiencing or at risk of HBA and harmful practices, but to also support our extensive grassroots engagement, foster open and safe spaces for dialogue and raise awareness. This will build stronger and trusted partnerships, allowing us to work together and make meaningful changes within our communities.

Although the year has not been without challenges, particularly as funding opportunities for specialist services like ours have been dramatically reduced, two years into our three-year business strategy we are on track to achieve our aims and mark a milestone year with success and tangible change.

Before I close, I want to thank my Board of Trustees, who helped us navigate some of the challenges throughout the year. Their knowledge, skills, experience and commitment is invaluable to Savera UK.

On behalf of the Board, I want to thank each and every one of the staff members, and volunteers, for their continued support, commitment and professionalism in providing high quality services. They are on the frontline in our mission to end 'honour'-based abuse and harmful practices.

This report is a tribute to the dedication and resilience of our incredible team, but we recognise our work would not be possible without those who support our organisation and stand beside us.

To our brave clients who are at the heart of everything we do and the reason we continue working relentlessly; whose stories inspire us and whose voices are drivers of change.

SAVERA UK LTD

Trustees' report continued

Thank you to Savera UK Youth Collective, a remarkable group of young people who believe in the work we do and make it their mission to educate their peers and campaign to end HBA and harmful practices. Thanks also to the Advisory Board, our survivor Ambassadors, Patrons, partners and funders, all who play an enormous and vital role in ensuring that we continue and achieve our goals.

My final thanks goes to Afrah Qassim, CEO of Savera UK, without whom Savera UK would not exist in its present form. She works tirelessly in her mission to end 'honour'-base abuse and harmful practices. Without Afrah's vision, dedication and determination, we wouldn't be where we are today.

Aislinn O'Dwyer
Chair

Achievements and Performance:

The last year have been full of growth; development and we are proud to share them her in this report.

Direct Intervention: Our Direct Intervention service saw over **293** new referrals, that shows a 46% of new referrals than the previous year. **339** active clients, also show 47% increase from the previous year. We worked with clients using 27 languages through interpreters to ensure effective communication and meeting our client's needs. Our helpline received over **378** calls, providing information and advice to both professionals and individuals. We delivered over **49** activities, ranging from empowerment and wellbeing programmes with **557** clients participated.

Savera UK have been fortunate to be supported by Smallwood Trust, providing grant to help our women client group, this intervention has been vital to support our client's financial resilience and help navigate the challenges they face once they leave their abusive environment. We awarded over

Training and Education: We delivered over **80** training and education sessions and reaching more than **2,334** professionals and **1,652** young people with 97% reported understanding of nature, impact and consequences of 'honour'-based abuse (HBA) and harmful practices and 74% reported confident discussing, identifying and challenging issues of HBA and harmful practices

Community Engagement: We reached and engaged with over **480**, through a range of activities and event. This year we launched our Community Advocate Programme and our Community Voices Hub, the aim of the hub is to bring communities to come together into a safe space to share experiences, learn and be a voice for change with their communities. Example of the activities taken place since the hub established in December 2024, mental health awareness, women's health and men's health and the stigma.

This year our community event to celebrate International Women's Day (IWD) saw welcomed over 200 women from diverse communities. The evening was a powerful celebration of community, identity and culture. From speeches, traditional dance performances and poetry to a video of community members sharing what the IWD theme "Accelerating Action" means to them.

Research: We continued our groundbreaking research, publishing our second paper one '**Honour' and Its Upholders: Perpetrator Types in 'Honour'-Based Abuse** being published by Routledge in September 2024, in the Journal of Forensic Psychology Research and Practice.

Our work in Cheshire: Savera UK's two-year partnership with the Cheshire Police and Crime Commissioner (PCC) ran from April 2023 - March 2025. Since the project's inception, Savera UK has reported a 400% increase in referrals related to HBA and harmful practices. Reached with over 1,961 through training 896 young people through youth education and 870 community engagement

SAVERA UK LTD

Trustees' report continued

Key partnerships: We have worked with a range of partners in this financial year, including Standing Together, Zonta London, OnEvidence, the NHS, MSB law firm, Maira Fogg, CPS, RASA, WHISC, Merseyside local authorities, Police and Crime Commissioner for Merseyside and Cheshire. Universities including Manchester Metropolitan University, Liverpool John Moores University, University of Liverpool, Edge Hill university and university of Newcastle. Specialist services, including, Karma Nirvana, IKRWO.

Savera UK Youth Collective: A new direction: this last year the Youth has been working to give a bold new look, gender-neutral colour scheme to demonstrate inclusivity, and a new name: Savera UK Youth Collective (formally was Savera UK Youth). They participated in Savera UK annual march and also took part in the Liverpool, Virgil, past of the 16 days of activism

Awareness and Campaigns: in the last year, we have reached and engaged with over

We launched the Savera UK Learning Hub, an online library of resources and information about HBA and harmful practices, with videos, guidance, factsheets, leaflets and much more. **8,741** leaflets, factsheets and other resources have been downloaded from the Savera UK Learning Hub.

A hub for learning: Savera UK Learning Hub, a library of resources including research videos, guidance, factsheets and leaflets about HBA and harmful practices. In the last year, we saw over **35,909** Resources were downloaded from the Savera UK Learning Hub. **311%** Increase on downloads in 2023/24

Top 5 resources downloaded

1. One Chance Rule leaflet (3,354)
2. Harmful practices factsheet (3,140)
3. HBA factsheet (3,135)
4. FGM factsheet (3,049)
5. Daily Challenge Magazine (3,049)

Breaking the silence March: Savera UK annual March to End HBA - the only march of its kind in the UK specifically addressing the issue of 'honour'-based abuse and harmful practices - returned for the third year in 2024 - despite adverse weather conditions the relocated the event to the Museum of Liverpool. With guest speakers from our partners, including Zonta UK and Merseyside Police and Crime Commissioner. We reach over **12,805**

Engaged with over **540** during the march, reach over **+1 million** by coverage on BBC Northwest Tonight

Awards: Savera UK has been recognised for its work and was awarded the Northern Power Women Awards 2025 - "SME Award". Liverpool Community Impact Awards 2025 - "Social Impact, True Honour Awards 2025 - Ayesha Alam

Conclusion and Development

Savera UK continues its work and campaign to achieve its vision to end 'honour'-based abuse and harmful practices. Our 2025/26 development will include:

- Continuing the development of the organisation and its sustainability
- Working toward developing our next three-to-five year strategy
- Continue to amplify the voices of survivors and work together to make meaningful change.
- Expand our community engagement, with a focus to engage more with men and young men
- Create new research opportunities to help explore HBA and harmful practices
- Strengthen and build new partnership

SAVERA UK LTD

Trustees' report continued

Reserves Policy

Policy statement: Savera UK recognises the importance and the need for a reserve policy to manage the charity reserve and act in the best interests of the charity, staff, and beneficiaries. As part of this process, Savera UK will reserve a six-month budget based on the average operating costs to manage any short-term fall in income and ensure the core fund for the organisation and projects/programmes continues while we find a long-term solution.

In addition, it will allow the organisation a reasonable time to wind down projects that no longer can be funded.

The Reserve policy will allow Savera UK Board of Directors/trustees to manage and identify its needs.

This reserve will be essential to managing and building processes and resilience to cope with unexpected threats and a sudden loss of funding.

Steps to establish the level of reserve:

Savera UK Reserves Policy maintains sufficient reserves to enable the day-to-day and operating activities to continue for up to 6 months should a shortfall in income occur while accounting for potential threats and providing contingencies that may arise occasionally.

The reserve will demonstrate transparency, accountability and sound financial management. Savera UK Reserves Policy justifies the number of reserves kept back each year.

Level of reserve required by Savera UK

Savera UK reserve will be agreed upon by the Savera UK Board of Directors/Trustees, which will consider the risks and threats regarding expenditure, unrestricted income and, where appropriate, restricted payment. They will also consider any externally identified potential significant risks to income and expenditure during the year under review.

A risk assessment has been undertaken for the period 2025/2026, and the following has been determined using the Risk Identification approach:

- Unrestricted Income: **Medium Risk**
- Restricted Income: **Low Risk**
- Expenditure: **Low Risk**
- External Potential Major Risks:
 - Breakdown in external relation
 - Economic Downturns
 - Funding Volatility

Review of current and previous years funds

	Previous year	Current year	Actual Increase	%
Unrestricted Funds reserves	£162,660	£170,925	£8,265	5%
Unrestricted General Funds	£145,493	£135,543	-£9,951	-7%
Unrestricted Designated Funds	£0	£0	£0	0
Restricted Funds	£204,283	£159,219	-£45,063	-28%
TOTAL INCOME	£349,776	£294,762	-£55,014	-19%

SAVERA UK LTD

Trustees' report continued

Savera UK should hold in reserve approximately six months of operating capital, which within the current budget period equates to £162,660 broken down as below :

- Redundancy provision: £13,056
- Six months salaries: £131,570 (3 months full time of 13 people and three months with a reduced team of 3 people)
- Six-month other running costs, reduced to a minimum (rent, insurance, utility bills, expenses) : £26,299

1. Monitoring and reviewing the Reserves Policy

The CEO will present the Board of Directors/Trustees with all the required documents and information to enable them to make an informed decision about the levels of Reserves, which will be reflected within Savera UK's Annual Operating Budget.

The Finance Lead and CEO will update the Board of Directors/Trustees at the quarterly meeting.

Any shortfall or significant increase in resources; the reasons for any of these changes will be recorded in the finance quarterly report for the Board in the Board meeting minutes.

The Reserves Policy will be reviewed annually and signed and dated by the Savera UK Board of Directors/Trustees.

Risk Management:

The trustees have conducted a review of the major risks to which the charitable company is exposed and where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities, funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

SAVERA UK LTD

Trustees' report continued

Statement of Directors' responsibilities

Company law requires the directors to prepare financial accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and apply them consistently;

observe the methods and principles in the Charities SORP

make judgements and estimates that are reasonable and prudent;

state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business;

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board on 24th September 2025 and signed on behalf of the directors by:



A O'Dwyer
Chair

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

The trustees, who are also the directors of the company for the purposes of company law, are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2025.

Name	Position	Dates
A O'Dwyer	Chair	
M Austin		Till 29 January 2025
J Sellers (Nee Purvis)		
Salma Shah		
Yogita Parmar		appointed 6 September 2024
Dr Susan Muthoni Waigwa		appointed 30 July 2024
Nashaba Ellahi		appointed 30 April 2024

Membership

Membership is open to individuals interested in promoting the objectives of the organisation and accepted into membership by the existing Trustees.

Trustees

The company's work is directed by Trustees, who are also the Board of Directors; they approve the policies of the organisation. The Board meets every quarter. It is comprised of not less than three or more than seven elected Trustees at the Annual General Meeting. One third of Trustees retire each year according to length of service.

Vacancies may be filled until the AGM by ordinary resolution of the members.

The Board oversees the management of the Charity, responsible for running projects, funding and resources. Collectively, they are responsible for the overall management of the operations.

Registered address

151 Dale Street
Liverpool
L2 2AH

Bankers

Co-operative Bank plc
PO Box 250
Skelmersdale
WN8 6WT

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Governing document

The organisation is a charitable company limited by guarantee, incorporated 15 March 2011 (company number 07564891) and registered as a charity (charity number 1145564) on 20th January 2012, formally known as Savera Liverpool.

Objects of the organisation

Savera UK operates across the United Kingdom and is a leading specialist organisation providing services to individuals at risk of honour-based abuse and harmful practices. The scope of Savera UK's services may vary from area to area dependent on funding available within the specific region.

Savera UK's activities encompass key themes which are detailed below:

Support Services

Training and Raising Awareness

Projects and Programmes

Research

Independent Examiner

Jane Williams

Greater Merseyside Community Accountancy Service

St Maries

Lugsdale Road

Widnes

WA8 6DB

Approval

This report, which has been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, was approved by the trustees on 24th September 2025 and signed on their behalf by:



A O'Dwyer
Chair

Independent Examiner's report to the trustees of SAVERA UK LTD

I report on the accounts of the charity for the year ended 31st March 2025 set out on pages 11 to 20

Respective responsibilities of the Trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- ☐ state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

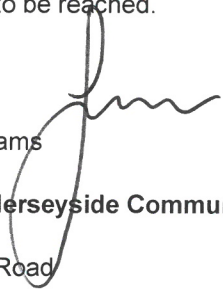
In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- ☐ to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jane Williams
MAAT
Greater Merseyside Community Accountancy Service
St Maries
Lugsdale Road
Widnes
WA8 6DB

24th September 2025

SAVERA UK LTD

Statement of Financial Activities

(Including Income & Expenditure Account)

for the year ended 31 March 2025

	Notes	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income from:					
Income from donations	(4)	64,465	-	64,465	25,113
Income from charitable activities	(5)	31,534	438,913	470,447	475,175
Bank interest		-	-	-	-
Total incoming resources		<u>96,000</u>	<u>438,913</u>	<u>534,913</u>	<u>500,288</u>
Resources expended					
Charitable activities	(6)	<u>135,626</u>	<u>463,851</u>	<u>599,477</u>	<u>496,678</u>
Net incoming / (outgoing) resources		(39,627)	(24,938)	(64,564)	3,610
Transfers between funds		<u>(98)</u>	<u>98</u>	<u>-</u>	<u>-</u>
Net movement in funds		(39,725)	(24,840)	(64,564)	3,610
Reconciliation of funds					
Total funds as at 01 April 2024		<u>135,082</u>	<u>214,651</u>	<u>349,733</u>	<u>346,123</u>
Total funds as at 31 March 2025		<u>95,357</u>	<u>189,811</u>	<u>285,168</u>	<u>349,733</u>

The above statement includes all gains and losses recognised during the year.

All activities are regarded as continuing.

Comparative figures for the previous year by fund type are shown in Note 15.

The Notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD**Charity number 1145564****A Company limited by guarantee number 07564891****Balance sheet****as at 31 March 2025**

		2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Fixed Assets					
Tangible Assets	(10)	-	-	-	-
Total fixed assets		-	-	-	-
Current Assets					
Debtors and prepayments	(11)	-	-	-	89,953
Cash at bank and in hand	(12)	95,357	189,811	285,168	260,918
Total current assets		95,357	189,811	285,168	350,871
Current liabilities:					
amounts falling due within one year					
Creditors (due within one year)	(13)	-	-	-	1,139
Total current liabilities		-	-	-	1,139
Net Assets		95,357	189,811	285,168	349,732
Funds of the charity					
Restricted Funds		-	189,811	189,811	214,651
Unrestricted funds		95,357	-	95,357	135,082
Total Funds		95,357	189,811	285,168	349,733

The trustees (who are also the directors of the company for the purposes of company law) confirm that for the year ended 31 March 2025

the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

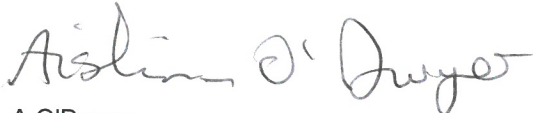
the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act

the trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

The notes on pages 14 to 20 form an integral part of these accounts.

These accounts, which have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, were approved by the trustees on 24th September 2025 and signed on their behalf by:


J Sellers
Director / Trustee


A O'Dwyer
Director / Trustee

SAVERA UK LTD
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 March 2025

		2025	2024
		£	£
Cash flows from operating activities:			
Net income/(expenditure) per SOFA		(64,564)	3,610
Depreciation		-	102
(Increase)/decrease in debtors	(11)	89,953	(89,953)
Increase/(decrease) in creditors	(13)	(1,139)	(85)
		<u>24,250</u>	<u>(86,326)</u>
Cash flows from investing activities			
Investment income		-	-
Net increase/(decrease) in cash:		24,250	(86,326)
Total cash as at 01 April 2024		<u>260,919</u>	<u>347,245</u>
Total cash as at 31 March 2025		<u>285,168</u>	<u>260,919</u>

The notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2025

1 Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention,

- 1.1 with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:

- (a) The Charities Act 2011
- (b) The Companies Act 2006
- (c) The Financial Reporting Standard applicable in the UK and the Republic of Ireland: FRS 102

(d) Accounting & Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) (effective January 2019)

- 1.2 The charity meets the definition of a public benefit entity as defined by FRS 102

- 1.3 The trustees consider that there are not material uncertainties about the charity's ability to continue as a going concern.

2 Accounting Policies

2.1 Fund accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) The purposes of the funds are shown in Note 7a.

2.2 Income

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. project activities), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Gift Aid, where appropriate, is recognised in the same accounting period as the donation to which it relates.
- (e) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

2.3 Expenditure and liabilities

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- (d) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2025

2.4 Tangible Fixed Assets

(a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £250. They are valued at cost or, if gifted, at their value on receipt.

Rates of depreciation

Computer Equipment: 20% straight line basis to nil

2.5 Debtors

(a) Debtors are recognised at the settlement amount due.

(b) Prepayments are valued at the amount prepaid.

2.6 Cash

(a) Cash comprises bank deposits repayable on demand and any short-term highly liquid investments with a maturity date of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Creditors

(a) Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount.

(b) Accrued charges are normally valued at their settlement amount.

2.8 Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

3 Transactions with trustees and related parties

No trustees received any remuneration or expenses during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. No transactions were identified which should be disclosed under FRS 102.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2025

4 Donations and Legacies

	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Donations	64,465	-	64,465	25,113
	<u>64,465</u>	<u>-</u>	<u>64,465</u>	<u>25,113</u>

5 Charitable activities

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
HMRC: Gift Aid	-	-	-	-
National Lottery - Community Fund	-	110,266	110,266	54,504
Community Foundation	-	-	-	7,000
Police & Crime Commissioners	-	-	-	201,200
PCC Cheshire	-	137,647	137,647	-
M'side PCC	-	56,000	56,000	-
Lloyds Bank	2,500	25,000	27,500	25,250
Smallwood Trust	-	50,000	50,000	65,000
Henry Smith	-	35,000	35,000	60,000
The Charity Service	-	-	-	55,000
City of Liverpool	-	25,000	25,000	-
	-	-	-	-
Gift Aid	80	-	80	-
Other Incoming resources	3,000	-	3,000	820
Training Income	25,954	-	25,954	6,401
	<u>31,534</u>	<u>438,913</u>	<u>470,447</u>	<u>475,175</u>

6 Expenditure on charitable activities:

	Direct Charitable Expenditure £	Support & Governance Costs £	Total 2024 £	Total 2023 £
	<u>581,859</u>	<u>17,618</u>	<u>599,477</u>	<u>496,678</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2025

a. **Analysed as follows:**

	2025 Unrestricted funds	2025 Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
<i>Direct charitable expenditure</i>				
Salaries and NICs	(3) 42,547	308,637	351,183	295,627
Room Hire	33,403	-	33,403	38,573
Training	3,560	2,564	6,124	4,123
Marketing	-	7,950	7,950	10,495
Activities and events	2,937	31,356	34,294	44,634
			<u>432,954</u>	<u>393,452</u>
<i>Support & Governance costs:</i>				
Travel and volunteer expenses	5,326	1,884	7,210	8,112
Running costs	-	-	-	5,452
Office costs	18,540	-	18,540	17,987
Recruitment	-	1,679	1,679	1,219
Computer costs & training	-	-	-	70
Sundry expenses	-	-	-	-
Interpreting costs	3,913	10,305	14,217	9,622
Insurance	1,676	-	1,676	1,393
Consultancy & freelance services	17,294	97,457	114,751	50,984
Professional and legal fees	504	-	504	755
Subscriptions and licenses	4,280	1,928	6,208	6,203
Payroll fees	881	91	973	684
Governance Costs	765	-	765	643
Depreciation	-	-	-	102
			<u>166,523</u>	<u>103,226</u>
Total expenditure on charitable activities	<u>135,626</u>	<u>463,851</u>	<u>599,477</u>	<u>496,678</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2025

7a Restricted funds summary	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Community Foundation	7,000	-	40	-	6,960
PCC Merseyside	68,703	56,000	103,855	-	20,848
PCC Cheshire	74,530	137,647	160,623	-	51,554
TNL Community Fund	30,185	110,266	92,889	-	47,562
Lloyds Bank	2,250	25,000	24,217	-	3,033
Smallwood Trust	31,983	50,000	34,394	-	47,589
City of Liverpool	-	25,000	25,098	98	-
Henry Smith	-	35,000	22,735	-	12,265
	<u>214,651</u>	<u>438,913</u>	<u>463,851</u>	<u>98</u>	<u>189,811</u>

Purpose of restricted funds

The restricted funds, provide contributions to the organisation core cost, event as well as evaluation events and continue support running of project and programme

National Lottery: Community Fund contribution towards Savera UK Ltd to continue supporting communities to address honour-based abuse and harmful practices.

8 Governance Costs	2025 £	2024 £
Independent Examiners' fee	765	-
Administration	-	643
	<u>765</u>	<u>643</u>

9 Staff costs and numbers	2025 £	2024 £
Gross salaries	320,131	275,869
Social security costs	24,799	14,076
Pensions	6,253	5,683
	<u>351,183</u>	<u>295,627</u>

No employee earned £60,000 per annum or more in the current accounting period. (2024: none)

The average number of employees during the year was 5 FTE (2024: 5)

The charity operates defined contribution pension schemes in respect of its employees. These contributions are made to externally administered pension schemes. The pension cost represents the contributions payable by the organisation to the fund.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2025

10 Tangible assets

	Computers & Equipment	Total
<u>Cost</u>	£	£
At 1 April 2024	2,087	2,087
Additions	-	-
At 31 March 2025	<u>2,087</u>	<u>2,087</u>
 <u>Depreciation</u>		
At 1 April 2024	2,087	2,087
Charge for year	-	-
At 31 March 2025	<u>2,087</u>	<u>2,087</u>
 <u>Net book value</u>		
At 31 March 2025	<u>-</u>	<u>-</u>
At 31 March 2024	<u>-</u>	<u>-</u>

11 Debtors and prepayments

	2025	2024
	£	£
Debtors and prepayments	-	89,953
	<u>-</u>	<u>89,953</u>

12 Cash at bank and in hand

	2025	2024
	£	£
Current account	285,043	260,825
Cash in hand	125	93
	<u>285,168</u>	<u>260,918</u>

13 Creditors and accruals

	2025	2024
	£	£
Accruals	-	1,139
	<u>-</u>	<u>1,139</u>

14 Operating Lease Commitments

Financial commitments under non-cancellable operating leases relating to rental property lease will result in the following payments falling due at 31st March 2025, one month's notice.

	2025	2024
	£	£
Within 1 year	<u>659</u>	<u>659</u>

15 Contingent Liabilities

There were no contingent liabilities as at 31st March 2025 (2024: nil)

16 Related Parties

There were no related party transactions during the year ended 31st March 2024 (2023: none)

17 Guarantees

As at 31st March 2025, 6 members had given a guarantee of £10 each in the event of the company winding-up, total: £60 (2024: 7 members)

SAVERA UK LTD

Comparative Statement of Financial Activities (Including Income & Expenditure Account) for the year ended 31 March 2025

18 Comparative income and expenditure by fund type

	Unrestricted Funds		Restricted Funds	
	2025	2024	2025	2024
	£	£	£	£
Income from:				
Income from donations	64,465	25,113	-	-
Income from charitable activities	31,534	87,471	438,913	387,704
Bank interest	-	-	-	-
Total incoming resources	<u>96,000</u>	<u>112,584</u>	<u>438,913</u>	<u>387,704</u>
Expenditure on:				
Charitable activities	<u>135,626</u>	<u>227,341</u>	<u>463,851</u>	<u>269,337</u>
Net incoming / (outgoing) resources	(39,627)	(114,757)	(24,938)	118,367
Transfers between funds	<u>(98)</u>	<u>-</u>	<u>98</u>	<u>-</u>
Net movement in funds	(39,725)	(114,757)	(24,840)	118,367
Reconciliation of funds				
Total funds as at 01 April 2024	<u>135,081</u>	<u>249,838</u>	<u>214,651</u>	<u>96,284</u>
Total funds as at 31 March 2025	<u>95,356</u>	<u>135,081</u>	<u>189,811</u>	<u>214,651</u>

Accounts

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Annual Report and Financial Statements
for the year ended 31 March 2024

SAVERA UK

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Greater Merseyside Community
Accountancy Service

SAVERA UK LTD

Annual Report and Financial Statements for the year ended 31 March 2024

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Statement of Cash Flows	13
Notes to the accounts	14 to 20

Prepared by the Greater Merseyside Community Accountancy Service

SAVERA UK LTD

Trustees' report

Chairperson's Report:

Welcome to the annual report for the financial year 2023-2024. This report provides us with the opportunity to share with our stakeholders, partners and others some of the achievements and successes of Savera UK over the last year.

Like many organisations Savera UK has continued to adapt to new ways of working following the Covid pandemic. The team has grown, and we have extended the reach of our work. As you will see in our report, we have greatly extended the breath and scope of services we offer.

Another significant feature of this year is the increasing numbers of partners with whom we are working, from the Smallwood Trust who support women on low incomes to the Cheshire Police and Crime Commissioner who has funded us to extend our services into Cheshire. Our partnerships with the Universities in Liverpool has meant that the evidence-base on which we rely has been strengthened, an important factor when looking to target services appropriately.

In an ever-competitive market we have managed to secure more funds to both consolidate what we can offer and extend our services to those in need.

As Chair of the Board, I write to thank each and every member of staff and our volunteers for their continued support, commitment and professionalism in providing services to some of the most vulnerable members of our communities and to all the many and valued funders and partner's that have supported us in our work. My final words of thanks go to my Board member colleagues and especially Afrah Qassim CEO who works tirelessly for our cause of eliminating 'honour'-based abuse and harmful practices.



Aislinn O'Dwyer
Chair

SAVERA UK LTD

Trustees' report continued

Achievements and Performance:

2024 marks 14 years since Savera UK was established. It took us six years to gain our first funding, which allowed us to set up our Direct Intervention service with two full time and one part time staff members. Now we have 13 staff leading on different programmes, including our new Training and Education project, which is funded through The Big Lottery 'Reaching Communities' Fund. We have completed the first year of our three-year business strategy, and have already achieved so much which is demonstrated in this report. Have highlighted a number of achievement in this report and for more details about our impact for 2023/24, see the link to our Impact report <https://www.saverauk.co.uk/impact>.

Direct Intervention: Our Direct Intervention service saw over **200** new referrals, with **230** active clients. We have used, with the help of interpreters, over **23** languages to help communicate with our clients. Our helpline received over **364** calls, providing information and advice to both professionals and individuals. Over **283** clients participated in Savera UK's empowerment and wellbeing programmes and activities.

For the fourth year we have partnered with the Smallwood Trust, which helps women on low income to become more financially resilient and to navigate adversity by providing grants. As Smallwood Trust Community Grant partners, we have been allocated £90,000 for a three year period in 2023 and Savera UK is a "grant-maker" able to use these funds to help its clients. This provides a lifeline for many of our clients who are in most need, and more than **£35,000** was provided to clients in 2023/24.

This year funding has:

Provided aid to clients fleeing abuse.

Purchased food, school uniforms, personal care items and other essentials.

Paid for educational courses.

Helped clients move to safer locations.

Training and Education: We reached more than **3000** people through our training, awareness raising, events and community engagement, informing and educating them all about HBA and harmful practices. We reached more than 800 young people through education sessions

Savera UK Youth:

UK Parliament Week 2023: #EndHBA&HarmfulPractices

After the success of their 2019 #ENDFGM exhibition, the Savera UK Youth wanted to explore other elements of HBA and harmful practices using similar creative outlets. They worked with artists who helped them create their art work. The exhibition #EndHBA&HarmfulPractices was launched at and supported by LJMU for UK Parliament Week. It was opened by the High Sheriff of Merseyside, Dr Ruth Hussey, who provided funding for the project.

Savera UK's Youth now plans to tour schools in the UK with the exhibition, video and bookmarks, raising awareness amongst their peers and striving to be the generation that will end HBA and harmful practices for good.

Awareness and Campaigns: In April 2023, we launched the Savera UK Learning Hub, an online library of resources and information about HBA and harmful practices, with videos, guidance, factsheets, leaflets and much more. **8,741** leaflets, factsheets and other resources have been downloaded from the Savera UK Learning Hub.

Top 5 resources downloaded:

1. One Chance Rule leaflet
2. HBA factsheet
3. FGM factsheet
4. Harmful practices factsheet
5. Virginity testing/Hymenoplasty factsheet

SAVERA UK LTD

Trustees' report continued

Research and Evidence:

Top 10% ranking for our first research paper - Savera UK's ground breaking research with the University of Liverpool has received enough downloads in its first year to rank within one of the top 10 percent of papers published in the Journal of Investigative Psychology and Offender Profiling*, according to publisher Wiley.

'Honour'-based abuse: A descriptive study of survivor, perpetrator, and abuse characteristics, was published in September 2022 and examines survivor, perpetrator, and abuse characteristics in anonymised cases of HBA and harmful practices such as forced marriage and female genital mutilation (FGM), provided by Savera UK.

In 2023/24 we continued our partnership with the University of Liverpool, submitting three further research papers for publication, which use Savera UK's data.

Recognition: Savera UK's Youth were awarded "Highly Commended" in the UK Parliament Week Champion of the Year awards and in March 2024, our CEO & Founder Afrah Qassim was recognised by the High Sheriff of Merseyside, Ruth Hussey CB OBE DL, for her valuable contribution and service to the local community and the work she does to end 'honour'-based abuse & harmful practices.

Key partnerships: We have worked with a range of partners in this financial year, including Liverpool John Moores University, who supported us in delivering our Culture, HBA and the Law event and also Savera UK's Youth event. The University of Liverpool continue to work with us in our research and also funded our 2024 International Women's Day event with other partners including Maria Fogg, Mary Seacole House, Merseyside Police and Crime Commissioner (PCC) and RASA. Our first year in partnership with the Cheshire Police and Crime Commissioner has been a great success.

We give thanks to all our funders and their commitment to supporting us to continue our mission to end HBA and harmful practices. We have secured a further three years funding from the Lloyds Foundation fund and a further four years funding from The Big Lottery Fund to allow us to develop our Training and Education project.

Conclusion and Development

Savera UK continues to develop and grow, with now employing 13 staff, who lead and deliver various projects and our successful year delivering our first year of our Strategy plan. The next 12 months we want to continue delivering our 2nd year of our Strategy, through new projects and partnership including:

- Continuing improving recognition and understanding of HBA and harmful practices.
- Amplifying the voices of survivors and empowering them to share their stories.
- Increasing our community engagement, in particular where HBA and harmful practices are prevalent.
- Developing and expanding our training and education offer, locally and nationally.
- Continuing to increase our local, regional, national and international network.
- Gaining national visibility for the work of our team.
- Increase our area of research.
- Build on our Youth education and youth engagement
- Improving interventions, information & response to survivors and those at risk/under threat of HBA and harmful practices.

SAVERA UK LTD

Trustees' report continued

Reserves Policy

Policy statement: Savera UK recognises the importance and the need for a reserve policy to manage the charity reserve and act in the best interests of the charity, staff, and beneficiaries. As part of this process, Savera UK will reserve a six-month budget based on the average operating costs to manage any short-term fall in income and ensure the core fund for the organisation and projects/programmes continues while we find a long-term solution.

In addition, it will allow the organisation a reasonable time to wind down projects that no longer can be funded.

The Reserve policy will allow Savera UK Board of Directors/trustees to manage and identify its needs.

This reserve will be essential to managing and building processes and resilience to cope with unexpected threats and a sudden loss of funding.

Steps to establish the level of reserve:

Savera UK Reserves Policy maintains sufficient reserves to enable the day-to-day and operating activities to continue for up to 6 months should a shortfall in income occur while accounting for potential threats and providing contingencies that may arise occasionally.

The reserve will demonstrate transparency, accountability and sound financial management. Savera UK Reserves Policy justifies the number of reserves kept back each year.

Level of reserve required by Savera UK

Savera UK reserve will be agreed upon by the Savera UK Board of Directors/Trustees, which will consider the risks and threats regarding expenditure, unrestricted income and, where appropriate, restricted payment. They will also consider any externally identified potential significant risks to income and expenditure during the year under review.

A risk assessment has been undertaken for the period 2024/2025, and the following has been determined using the Risk Identification approach:

- Unrestricted Income: **Medium Risk**
- Restricted Income: **Low Risk**
- Expenditure: **Low Risk**
- External Potential Major Risks:
 - COVID 19 – Risk of further lockdown
 - Breakdown in external relation

Review of current and previous years funds

	Previous year	Current year	Actual Increase	%
Unrestricted Funds reserves	£122,781	£162,660	£39,879	25%
Unrestricted General Funds	£160,250	£145,493	-£14,757	-10%
Unrestricted Designated Funds	£0	£0	£0	N/A
Restricted Funds	£186,913	£204,283	£17,370	9%
TOTAL INCOME	£347,163	£349,776	£2,613	1%

SAVERA UK LTD

Trustees' report continued

Savera UK should hold in reserve approximately six months of operating capital, which within the current budget period equates to £162,660 broken down as below :

- Redundancy provision: £10,608
- Six months salaries: £125,753 (3 months full time of 13 people and three months with a reduced team of 3 people)
- Six-month other running costs, reduced to a minimum (rent, insurance, utility bills, expenses): £26,299

1. Monitoring and reviewing the Reserves Policy

The CEO will present the Board of Directors/Trustees with all the required documents and information to enable them to make an informed decision about the levels of Reserves, which will be reflected within Savera UK's Annual Operating Budget.

The Finance Lead and CEO will update the Board of Directors/Trustees at the quarterly meeting.

Any shortfall or significant increase in resources; the reasons for any of these changes will be recorded in the finance quarterly report for the Board in the Board meeting minutes.

The Reserves Policy will be reviewed annually and signed and dated by the Savera UK Board of Directors/Trustees.

Risk Management:

The trustees have conducted a review of the major risks to which the charitable company is exposed and where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities, funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

SAVERA UK LTD

Trustees' report continued

Statement of Directors' responsibilities

Company law requires the directors to prepare financial accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business;

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board on 24th September 2024 and signed on behalf of the directors by:



A O'Dwyer
Chair

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

The trustees, who are also the directors of the company for the purposes of company law, are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2024.

Name	Position	Dates
A O'Dwyer	Chair	
M Austin		
M Wheldon		Till 31st July 2023
J Sellers (Nee Purvis)		
Salma Shah		

Membership

Membership is open to individuals interested in promoting the objectives of the organisation and accepted into membership by the existing Trustees.

Trustees

The company's work is directed by Trustees, who are also the Board of Directors; they approve the policies of the organisation. The Board meets every quarter. It is comprised of not less than three or more than seven elected Trustees at the Annual General Meeting. One third of Trustees retire each year according to length of service.

Vacancies may be filled until the AGM by ordinary resolution of the members.

The Board oversees the management of the Charity, responsible for running projects, funding and resources. Collectively, they are responsible for the overall management of the operations.

Registered address

151 Dale Street
Liverpool
L2 2AH

Bankers

Co-operative Bank plc
PO Box 250
Skelmersdale
WN8 6WT

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Governing document

The organisation is a charitable company limited by guarantee, incorporated 15 March 2011 (company number 07564891) and registered as a charity (charity number 1145564) on 20th January 2012, formally known as Savera Liverpool.

Objects of the organisation

Savera UK operates across the United Kingdom and is a leading specialist organisation providing services to individuals at risk of honour-based abuse and harmful practices. The scope of Savera UK's services may vary from area to area dependent on funding available within the specific region.

Savera UK's activities encompass key themes which are detailed below:

- Support Services
- Training and Raising Awareness
- Projects and Programmes
- Research

Independent Examiner

Jane Williams

Greater Merseyside Community Accountancy Service

St Maries

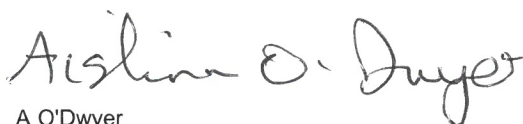
Lugsdale Road

Widnes

WA8 6DB

Approval

This report, which has been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, was approved by the trustees on 24th September 2024 and signed on their behalf by:



A O'Dwyer
Chair

Independent Examiner's report to the trustees of SAVERA UK LTD

I report on the accounts of the charity for the year ended 31st March 2024 set out on pages 11 to 20

Respective responsibilities of the Trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- ☐ state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- ☐ to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Jane Williams
MAAT
Greater Merseyside Community Accountancy Service
St Maries
Lugsdale Road
Widnes
WA8 6DB

24th September 2024

SAVERA UK LTD

Statement of Financial Activities (Including Income & Expenditure Account) for the year ended 31 March 2024

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income from:					
Income from donations	(4)	25,113	-	25,113	4,344
Income from charitable activities	(5)	87,471	387,704	475,175	470,260
Bank interest		-	-	-	-
Total incoming resources		<u>112,584</u>	<u>387,704</u>	<u>500,288</u>	<u>474,604</u>
Resources expended					
Charitable activities	(6)	<u>227,341</u>	<u>269,337</u>	<u>496,678</u>	<u>369,164</u>
Net incoming / (outgoing) resources		(114,757)	118,367	3,610	105,440
Transfers between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(114,757)	118,367	3,610	105,440
Reconciliation of funds					
Total funds as at 01 April 2023		<u>249,839</u>	<u>96,284</u>	<u>346,123</u>	<u>240,683</u>
Total funds as at 31 March 2024		<u>135,081</u>	<u>214,651</u>	<u>349,732</u>	<u>346,123</u>

The above statement includes all gains and losses recognised during the year.
All activities are regarded as continuing.
Comparative figures for the previous year by fund type are shown in Note 15.
The Notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD**Charity number 1145564****A Company limited by guarantee number 07564891****Balance sheet****as at 31 March 2024**

		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		£	£	£	£
Fixed Assets					
Tangible Assets	(10)	-	-	-	102
Total fixed assets		-	-	-	102
Current Assets					
Debtors and prepayments	(11)	89,953	-	89,953	-
Cash at bank and in hand	(12)	46,267	214,651	260,918	347,245
Total current assets		136,220	214,651	350,871	347,245
Current liabilities:					
amounts falling due within one year					
Creditors (due within one year)	(13)	1,139	-	1,139	1,224
Total current liabilities		1,139	-	1,139	1,224
Net Assets		135,081	214,651	349,732	346,123
Funds of the charity					
Restricted Funds		-	214,651	214,651	96,284
Unrestricted funds		135,081	-	135,081	249,839
Total Funds		135,081	214,651	349,732	346,123

The trustees (who are also the directors of the company for the purposes of company law) confirm that for the year ended 31 March 2024

the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act

the trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

The notes on pages 14 to 20 form an integral part of these accounts.

These accounts, which have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, were approved by the trustees on 24th September 2024 and signed on their behalf by:



J Sellers
Director / Trustee



A O'Dwyer
Director / Trustee

SAVERA UK LTD
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 March 2024

		2024	2023
		£	£
Cash flows from operating activities:			
Net income/(expenditure) per SOFA		3,610	105,440
Depreciation		102	418
(Increase)/decrease in debtors	(11)	(89,953)	-
Increase/(decrease) in creditors	(13)	(85)	404
		<u>(86,326)</u>	<u>106,262</u>
Cash flows from investing activities			
Investment income		-	-
Net increase/(decrease) in cash:		(86,326)	106,262
Total cash as at 01 April 2023		<u>347,245</u>	<u>240,983</u>
Total cash as at 31 March 2024		<u>260,918</u>	<u>347,245</u>

The notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2024

1 Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention,

- 1.1 with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:

- (a) The Charities Act 2011
- (b) The Companies Act 2006
- (c) The Financial Reporting Standard applicable in the UK and the Republic of Ireland: FRS 102
- (d) Accounting & Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) (effective January 2019)

- 1.2 The charity meets the definition of a public benefit entity as defined by FRS 102

- 1.3 The trustees consider that there are not material uncertainties about the charity's ability to continue as a going concern.

2 Accounting Policies

2.1 Fund accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) The purposes of the funds are shown in Note 7a.

2.2 Income

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. project activities), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Gift Aid, where appropriate, is recognised in the same accounting period as the donation to which it relates.
- (e) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

2.3 Expenditure and liabilities

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- (d) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2024

2.4 Tangible Fixed Assets

(a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £250. They are valued at cost or, if gifted, at their value on receipt.

Rates of depreciation

Computer Equipment: 20% straight line basis to nil

2.5 Debtors

(a) Debtors are recognised at the settlement amount due.

(b) Prepayments are valued at the amount prepaid.

2.6 Cash

(a) Cash comprises bank deposits repayable on demand and any short-term highly liquid investments with a maturity date of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Creditors

(a) Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount.

(b) Accrued charges are normally valued at their settlement amount.

2.8 Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

3 Transactions with trustees and related parties

No trustees received any remuneration or expenses during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. No transactions were identified which should be disclosed under FRS 102.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2024

4 Donations and Legacies

	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Donations	25,113	-	25,113	4,344
	<u>25,113</u>	<u>-</u>	<u>25,113</u>	<u>4,344</u>

5 Charitable activities

	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
HMRC: Gift Aid	-	-	-	176
National Lottery - Community Fund	-	54,504	54,504	123,834
Community Foundation	-	7,000	7,000	2,500
Police & Crime Commissioners	-	201,200	201,200	90,200
Lloyds Bank	25,250	-	25,250	27,250
Smallwood Trust	-	65,000	65,000	45,068
Henry Smith	-	60,000	60,000	60,000
Liverpool City Council: City Safe	-	-	-	29,000
The Charity Service	55,000	-	55,000	50,000
PH Holt	-	-	-	7,080
Garfield Weston	-	-	-	25,000
LCVS CiF	-	-	-	2,000
Other Incoming resources	820	-	820	3,606
Training Income	6,401	-	6,401	4,546
	<u>87,471</u>	<u>387,704</u>	<u>475,175</u>	<u>470,260</u>

6 Expenditure on charitable activities:

	Direct Charitable Expenditure £	Support & Governance Costs £	Total 2024 £	Total 2023 £
	<u>479,060</u>	<u>17,618</u>	<u>496,678</u>	<u>369,164</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2024

a. **Analysed as follows:**

		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
<i>Direct charitable expenditure</i>					
Salaries and NICs	(3)	135,090	160,537	295,627	226,167
Room Hire		26,397	12,176	38,573	37,208
Training		3,326	797	4,123	1,100
Marketing		5,227	5,268	10,495	14,967
Activities and events		5,393	39,241	44,634	29,874
				<u>393,452</u>	<u>309,316</u>
<i>Support & Governance costs:</i>					
Travel and volunteer expenses		6,113	1,999	8,112	2,390
Running costs		2,489	2,963	5,452	-
Office costs		6,638	11,349	17,987	9,614
Recruitment		219	1,000	1,219	734
Computer costs & training		-	70	70	-
Sundry expenses		-	-	-	-
Interpreting costs		7,026	2,596	9,622	4,267
Insurance		1,093	300	1,393	1,045
Consultancy & freelance services		23,663	27,321	50,984	37,263
Professional and legal fees		755	-	755	1,215
Subscriptions and licenses		2,715	3,488	6,203	1,388
Payroll fees		452	232	684	601
Governance Costs		643	-	643	913
Depreciation		102	-	102	418
				<u>103,226</u>	<u>59,848</u>
Total expenditure on charitable activities		<u>227,341</u>	<u>269,337</u>	<u>496,678</u>	<u>369,164</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2024

7a Restricted funds summary	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Community Foundation	2,500	7,000	2,500	-	7,000
PCC Merseyside	42,214	60,000	33,511	-	68,703
PCC Cheshire	-	141,200	66,670	-	74,530
TNL Community Fund	-	54,504	24,319	-	30,185
Henry Smith	-	60,000	60,000	-	-
Lloyds Bank	2,250	-	-	-	2,250
Lloyds Bank: Small Change	699	-	699	-	-
Smallwood Trust	34,957	65,000	67,974	-	31,983
The Barrett Charity	3,000	-	3,000	-	-
The Neighbourly Foundation B&C	3,594	-	3,594	-	-
The Screwfix Foundation	2,070	-	2,070	-	-
LCVS CIF	2,000	-	2,000	-	-
Kings Fund	3,000	-	3,000	-	-
	<u>96,284</u>	<u>387,704</u>	<u>269,337</u>	<u>-</u>	<u>214,651</u>

Purpose of restricted funds

The restricted funds, provide contributions to the organisation core cost, event as well as evaluation events and continue support running of project and programme

National Lottery: Community Fund contribution towards Savera UK Ltd to continue supporting communities to address honour-based abuse and harmful practices.

8 Governance Costs	2024 £	2023 £
Independent Examiners' fee	-	450
Administration	<u>643</u>	<u>463</u>
	<u>643</u>	<u>913</u>

9 Staff costs and numbers	2024 £	2023 £
Gross salaries	275,869	207,585
Social security costs	14,076	14,912
Pensions	<u>5,683</u>	<u>3,670</u>
	<u>295,627</u>	<u>226,167</u>

No employee earned £60,000 per annum or more in the current accounting period. (2020: none)

The average number of employees during the year was 5 FTE (2023: 5)

The charity operates defined contribution pension schemes in respect of its employees. These contributions are made to externally administered pension schemes. The pension cost represents the contributions payable by the organisation to the fund.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2024

10 Tangible assets	Computers & Equipment	Total
<u>Cost</u>	£	£
At 1 April 2023	2,087	2,087
Additions	-	-
At 31 March 2024	2,087	2,087
<u>Depreciation</u>		
At 1 April 2023	1,985	1,985
Charge for year	102	102
At 31 March 2024	2,087	2,087
<u>Net book value</u>		
At 31 March 2024	-	-
At 31 March 2023	102	102
11 Debtors and prepayments	2024	2023
	£	£
Debtors and prepayments	89,953	-
	89,953	-
12 Cash at bank and in hand	2024	2023
	£	£
Current account	260,825	347,152
Cash in hand	93	93
	260,918	347,245
13 Creditors and accruals	2024	2023
	£	£
Accruals	1,139	1,224
	1,139	1,224
14 Operating Lease Commitments		
Financial commitments under non-cancellable operating leases relating to rental property lease will result in the following payments falling due at 31st March 2024, one month's notice.		
Within 1 year	2024	2023
	£	£
	659	659
15 Contingent Liabilities		
There were no contingent liabilities as at 31st March 2023 (2023: nil)		
16 Related Parties		
There were no related party transactions during the year ended 31st March 2024 (2023: none)		
17 Guarantees		
As at 31st March 2024, 7 members had given a guarantee of £10 each in the event of the company winding-up, total: £50 (2023: 7 members)		

SAVERA UK LTD
Comparative Statement of Financial Activities
(Including Income & Expenditure Account)
for the year ended 31 March 2024
18 Comparative income and expenditure by fund type

	Unrestricted Funds		Restricted Funds	
	2024	2023	2024	2023
	£	£	£	£
Income from:				
Income from donations	25,113	4,344	-	-
Income from charitable activities	87,471	137,328	387,704	332,932
Bank interest	-	-	-	-
Total incoming resources	112,584	141,672	387,704	332,932
Expenditure on:				
Charitable activities	227,341	47,092	269,337	322,072
Net incoming / (outgoing) resources	(114,757)	94,580	118,367	10,860
Transfers between funds	-	(873)	-	873
Net movement in funds	(114,757)	93,707	118,367	11,733
Reconciliation of funds				
Total funds as at 01 April 2023	249,838	156,131	96,284	84,551
Total funds as at 31 March 2024	135,081	249,838	214,651	96,284

Accounts

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Annual Report and Financial Statements
for the year ended 31 March 2023

SAVERA UK

gmcas

Greater Merseyside Community
Accountancy Service

SAVERA UK LTD

Annual Report and Financial Statements for the year ended 31 March 2023

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Prepared by the Greater Merseyside Community Accountancy Service

SAVERA UK LTD

Trustees' report

Chairperson's Report:

Welcome to Savera UK's Annual Report for the period 1st April 2022 to 31st March 2023.

This year has presented its own challenges and opportunities. In response to the Coronavirus pandemic we had to reimagine many aspects of our work and how we were able to deliver a safe and quality service to our clients. This has continued this year, so at the same time as delivering a high quality 1:1 direct intervention service to our clients we have also continued our partnership development and advocacy work. We recognise that, in collaboration with partners, we can achieve much more than we would on our own.

I am proud to be Chair of an organisation that so evidently places the care of people at the heart of what we do, while also holding on to our overall mission of eradicating 'honour'-based abuse (HBA) and harmful practice. The voice and views of our clients are instrumental to us in improving the quality of all that we do.

We are so grateful to our staff for their remarkable resilience, teamwork and commitment, shown daily in giving such good quality care and extending our reach into communities, with the objective of education, training and community development. On behalf of the Board, I want to thank each and every one of them for their untiring work to achieve the objectives of the organisation. They should be very proud of all they do. We have been able to increase the number of staff, and look forward to taking on more as our strategy develops.

As you will see from the Chief Executive's report, we have increased our activism and advocacy this year through extending the range of activities we undertook during our 16 Days of Activism (November/December 2022), and in January 2023 by the submission of written evidence relating to HBA to the Commons Select Committee on Women and Equalities. The evidence highlighted the difficulties those at risk face, and what actions are necessary in order to work towards a world without HBA and harmful practices. Savera UK emphasised the necessity for a commitment to regular, on-going training of professionals; a universal definition of HBA referred to by all agencies; sole and dedicated focus on HBA in legislation and the effective implementation of Governmental and Local Authority strategies supported by the necessary funding.

Our activism objective is supported by a small team who lead on our campaigns and awareness-raising work. Their reach is increasing year on year, aided by the publication of the media guidelines on reporting HBA and a new website designed in such a way as to create greater opportunity for people to interact with us.

Partnership development is a key strand of the 3-year strategy we have been working on. A significant success in this area is a major new 3-year partnership with the Cheshire Police and Crime Commissioner. We look forward to working alongside them and other partners in the coming years.

Another element of our strategy has been the alignment of our strategy to our branding and communications. With this in mind, we have refreshed our branding and our communications strategies.

Another significant first for the organisation was the publication of our first ever research paper, details in this report.

Savera UK's financial sustainability is continuing to grow, which allows us to invest and develop, and the last year it has been exceptional with £474,875 income through a range of fundraising, including commissioning services, trust funds, donations and Savera UK generating income through training delivery, consultation, events and conferences

I would formally like to thank the Savera UK Youth, without whom we would struggle to advance our peer-to-peer learning. Their creativity, energy and commitment to Savera UK is exceptional, as is their huge contribution to UK Parliament week.

SAVERA UK LTD

Trustees' report continued

None of the above would have been achieved without the leadership and determination of our CEO, Afrah Qassim. I'm delighted that Afrah's work has been recognised not just inside the organisation but by others... firstly by her nomination as a finalist at the Northern Power Women's Awards (2022); as the winner of the 'Women of Courage' award at the Merseyside Woman of the Year Awards and finally by a personal invitation from the Queen to attend an event at Buckingham Palace to mark International Elimination of Violence Against Women Day. Thank you, Afrah, for all that you do.

My final thanks goes to my fellow Board members, our Advisory Board members, our Patron and Ambassadors and finally to the clients we serve, who all contribute to making the ambitions of Savera UK one step closer to realisation.

I hope you will take confidence from what you have read in this report of our continual striving to deliver outstanding care to the clients we serve whilst, at the same time, taking more steps forward to eliminating 'honour'-based abuse and harmful practices.

Aislinn O'Dwyer
Chair

Achievements and Performance:

Below we highlight some of Savera UK's achievements and performances in the financial year of 2022/2023:

Direct Intervention: Our Direct Intervention service saw over **148** new referrals, with **178** active clients. Over **21** languages were needed to help communicate with our clients. Our helpline saw over **495** calls, providing information and advice. Over **210** clients participated in empowerment and wellbeing programmes. The Direct Intervention team alone spent more than **4,000** hours advocating and safeguarding for clients and over **2,292** hours giving professionals advice and attending safeguarding meetings.

Training and Education: We reached over **4,383** professionals through our training, awareness raising and events about 'honour'-based abuse (HBA) and harmful practices, **2,062** young people through education sessions and over **1,000** via our community engagement, community networking and awareness raising.

Savera UK Youth: they are dedicated to raising awareness and campaigning about 'honour'-based abuse (HBA) and harmful practices, as well as educating and engaging with their peers to join them. This year, they formed the concept for the Orange Brick Road video, which takes viewers on a journey to learn about the issues, providing an Education Pack alongside the video, which was launched during UK Parliament week.

Awareness and Campaigns: Savera UK achieved **78** pieces of media coverage, over **576 million** were reached by media coverage, there were **116** mentions of Savera UK in the media, **273,518** were reached on social media, and there were **32,058** visits to the Savera UK website.

Innovation: Savera UK has created ground-breaking Media Guidelines to help report on HBA and harmful practices and to help inform journalists on best practices, as well as strengthening the understanding between survivors and reporters about the issues. The guidelines can be viewed here: <https://www.saverauk.co.uk/hba-harmful-practice-media-guidelines/>

16 Days of Activism (25th November - 10th December 2022): We organised our first March specifically focused on HBA and harmful practices. Alongside the March, we launched our first "5K to End HBA" fundraising campaign. The March was covered by Granada ITV regional news, and Savera UK's CEO, and Merseyside Police and Crime Commissioner Emily Spurrell, were both interviewed: <https://www.itv.com/news/granada/2022-12-09/honour-based-abuse-its-like-they-become-the-monsters-in-your-nightmare>

SAVERA UK LTD

Trustees' report continued

Research and Evidence: Savera UK was successful in submitting two pieces of written evidence to the Women and Equalities Committee's inquiry.

- Women and Equalities Committee - Written evidence - Committees - UK Parliament
- <https://committees.parliament.uk/work/6997/socalled-honourbased-abuse/publications/written-evidence/?page=1>

Savera UK also published its first ever research paper, 'Honour'-based abuse: A descriptive study of survivor, perpetrator, and abuse characteristics, published in the Journal of Investigative Psychology and Offender Profiling. A press release was issued to local, region, national and sector-specific media and we held a launch event together with our research partner, the University of Liverpool.

National and international responses: Savera UK responded to the wider agenda locally, nationally and internationally, eg the killing of Somaiya Begum by her uncle, in the UK; the murder of Mahsa Amini in Iran as a result of reports of the treatment of protesters fighting for basic human rights; and the killing of Tiba Al-Ali, a 22 year old Iraqi, killed by her father because he was unhappy about her living alone.

Recognition: Savera UK was a finalist in the 'Small Charity, Big Achiever' category at the national Third Sector Awards 2022. Savera UK's CEO & Founder (Afrah Qassim) was named as a finalist in the 'Person with Purpose' category at the Northern Power Women Awards 2022. She was the named winner of 'Woman of Courage' at the Merseyside Women of the Year Awards 2022. Savera UK was invited to a reception at Buckingham Palace with the Queen Consort to mark International Elimination of Violence Against Women Day.

Key partnerships: this year we have extended our geographical reach and launched our partnership with the Cheshire Police and Crime Commissioner, ensuring that life-saving services are available to survivors and those at risk of HBA and harmful practices in Cheshire, as well as raising awareness and improving responses.

"I am delighted to be working with Savera UK, the direct intervention, safeguarding and advocacy that they provide to communities across Cheshire is vital. 'Honour'-based abuse is often under-reported and can be referred to as a 'hidden-crime' because of this. By having Savera UK's provision in our county, it may just give people the confidence they need to come forward and report their experiences.

"Protecting vulnerable and at-risk people is a priority in my Police and Crime Plan, and those at risk of 'honour'-based abuse can be some of the most vulnerable in our society. I am looking forward to working alongside Savera UK to ensure survivors get the safeguarding and support that they need in order to rebuild their lives." - John Dwyer, Police and Crime Commissioner for Cheshire.

Savera UK has again successfully obtained its tender and working partnership with the Merseyside Police and Crime Commissioner to continue delivering HBA and harmful practices intervention for Merseyside.

With the support of the Lloyds Banks Foundation, our funding partner, we have been able to work with a consultant through their Enhance programme to review our 1-1 Direct Intervention model of delivery, as well as setting our organisation's equality standards.

Conclusion and Development

Savera UK has spent the last year working extremely hard to develop our 3 year Strategy, alongside this we have refreshed our brand and developed our 3 year Communication Strategy.

Over the next 12 months we will be focusing on the implementation of our agreed 12 month action plan, to help us toward achieving our 2 key strategic objectives, that:

SAVERA UK LTD

Trustees' report continued

1. We will improve the lives of people who have experienced/are experiencing 'honour'-based abuse and harmful practices.
2. We will improve attitudes, behaviours and systemic responses around 'honour'-based abuse and harmful practices.

For further details of our achievements over the last financial year, please see our Impact Report for 2022/23 - <https://www.saverauk.co.uk/wp-content/uploads/2023/06/Savera-Impact-Report-2023-3.pdf>

Reserves Policy

1. Our Beneficiaries

Savera UK Work and advocate for anyone at risk or under threats of 'honour'-based abuse and harmful practices or other cultural specific abuse. Savera UK has particular expertise in working within Black and Minority Ethnic (BME) communities. The majority of those affected are identified as BME, but recognise that harm occurs in all communities and impact all gender.

2. The rationale behind the Reserves Policy

The Board of Directors/trustees should manage the charity in the charity's best interests and its beneficiaries. As part of this process, Savera UK is holding six months reserves based on the average operating costs to help manage any short term fall in income and ensure the projects/programmes continue.

In addition, it will allow the organisation a reasonable time to wind down projects that no longer can be funded as most of the organisation projects is annually funded.

The Reserve policy will allow Savera UK Board of Directors/trustees to manage and identify its level of needs.

This reserve will be an essential part of managing and building processes and resilience to cope with unexpected threats and a sudden loss of funding.

3. Steps to establish the level of reserve

Savera UK Reserves Policy maintains a sufficient level of reserves to enable the day to day and operating activities to continue for up to 6 months should a shortfall in income occur while accounting for potential threats and providing contingencies that may arise from time to time.

The reserve will demonstrate transparency, accountability and sound financial management. Savera UK Reserves Policy justifies the number of reserves kept back each year.

4. Level of reserve required by Savera UK

Savera UK reserve will be agreed upon by the Savera UK Board of Directors/Trustees, which will consider the risks and threats regarding expenditure, unrestricted income and, where appropriate restricted payment. They will also consider any external identified potential significant risks to income and expenditure during the year under review.

A risk assessment has been undertaken for the period 2023/2024, and the following has been determined using the Risk Identification approach:

- Unrestricted Income: **Medium Risk**
- Restricted Income: **Low Risk**
- Expenditure: **Low Risk**
- External Potential Major Risks:
 - Breakdown in external relation

SAVERA UK LTD

Trustees' report continued

Savera UK should hold in reserve approximately six months of operating capital which within the current budget period equates to £122,320 broken down as below :

- Redundancy provision: £8,160
- Six months salaries: £88,226
- Six-month other running costs (rent, insurance, utility bills, expenses): £26,395

1. Monitoring and reviewing the Reserves Policy

The CEO will present the Board of Directors/Trustees with all the required documents and information to enable them to make an informed decision about the levels of Reserves and will be reflected within Savera UK Annual Operating Budget.

The Finance Lead and CEO will update the Board of Directors/Trustees at the Board meeting held quarterly.

Any shortfall or significant increase in resources; the reasons for any of these changes will be recorded within the finance quarterly report for the Board, in the Board meeting minutes.

The Reserves Policy will be reviewed annually and signed and dated by the Savera UK Board of Directors/Trustees.

Risk Management:

The trustees have conducted a review of the major risks to which the charitable company is exposed and where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities, funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

SAVERA UK LTD

Trustees' report continued

Statement of Directors' responsibilities

Company law requires the directors to prepare financial accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and apply them consistently;

observe the methods and principles in the Charities SORP

make judgements and estimates that are reasonable and prudent;

state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business;

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board on 7th October 2023 and signed on behalf of the directors by:



A O'Dwyer
Chair

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

The trustees, who are also the directors of the company for the purposes of company law, are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2023.

Name	Position	Dates
A O'Dwyer	Chair	
R Bashir	Vice-Chair & Safeguarding	Till November 2022
R Biggs	Communications & Marketing	Till September 2021
M Austin		
M Wheldon		
J Purvis		
Anne-Raissa Yace	Finance Controller	Till March 2023

Membership

Membership is open to individuals interested in promoting the objectives of the organisation and accepted into membership by the existing Trustees.

Trustees

The company's work is directed by Trustees, who are also the Board of Directors; they approve the policies of the organisation. The Board meets every quarter. It is comprised of not less than three or more than seven elected Trustees at the Annual General Meeting. One third of Trustees retire each year according to length of service.

Vacancies may be filled until the AGM by ordinary resolution of the members.

The Board oversees the management of the Charity, responsible for running projects, funding and resources. Collectively, they are responsible for the overall management of the operations.

Registered address

151 Dale Street
Liverpool
L2 2AH

Bankers

Co-operative Bank plc
PO Box 250
Skelmersdale
WN8 6WT

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Governing document

The organisation is a charitable company limited by guarantee, incorporated 15 March 2011 (company number 07564891) and registered as a charity (charity number 1145564) on 20th January 2012, formally known as Savera Liverpool.

Objects of the organisation

Savera UK operates across the United Kingdom and is a leading specialist organisation providing services to individuals at risk of honour-based abuse and harmful practices. The scope of Savera UK's services may vary from area to area dependent on funding available within the specific region.

Savera UK's activities encompass key themes which are detailed below:

Support Services

Training and Raising Awareness

Projects and Programmes

Research

Independent Examiner

Jane Williams

Greater Merseyside Community Accountancy Service

St Maries

Lugsdale Road

Widnes

WA8 6DB

Approval

This report, which has been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, was approved by the trustees on 7th October 2023 and signed on their behalf by:



A O'Dwyer

Chair

Independent Examiner's report to the trustees of SAVERA UK LTD

I report on the accounts of the charity for the year ended 31st March 2023 set out on pages 11 to 20

Respective responsibilities of the Trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- ☐ state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

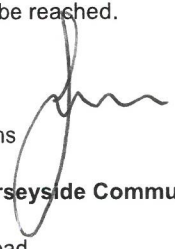
In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- ☐ to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jane Williams
MAAT
Greater Merseyside Community Accountancy Service
St Maries
Lugsdale Road
Widnes
WA8 6DB

7th October 2023

SAVERA UK LTD

Statement of Financial Activities

(Including Income & Expenditure Account)

for the year ended 31 March 2023

	Notes	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income from:					
Income from donations	(4)	4,344	-	4,344	14,054
Income from charitable activities	(5)	137,328	332,932	470,260	310,261
Bank interest		-	-	-	-
Total incoming resources		<u>141,672</u>	<u>332,932</u>	<u>474,604</u>	<u>324,315</u>
Resources expended					
Charitable activities	(6)	<u>47,092</u>	<u>322,072</u>	<u>369,164</u>	<u>344,082</u>
Net incoming / (outgoing) resources		94,580	10,860	105,440	(19,767)
Transfers between funds		<u>(873)</u>	<u>873</u>	<u>-</u>	<u>-</u>
Net movement in funds		93,707	11,733	105,440	(19,767)
Reconciliation of funds					
Total funds as at 01 April 2022		<u>156,133</u>	<u>84,550</u>	<u>240,683</u>	<u>260,450</u>
Total funds as at 31 March 2023		<u>249,840</u>	<u>96,283</u>	<u>346,123</u>	<u>240,683</u>

The above statement includes all gains and losses recognised during the year.

All activities are regarded as continuing.

Comparative figures for the previous year by fund type are shown in Note 15.

The Notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Balance sheet

as at 31 March 2023

	2023 Unrestricted £	2023 Restricted £	2023 Total £	2022 Total £
Fixed Assets				
Tangible Assets (10)	102	-	102	520
Total fixed assets	<u>102</u>	<u>-</u>	<u>102</u>	<u>520</u>
Current Assets				
Debtors and prepayments (11)	-	-	-	-
Cash at bank and in hand (12)	250,962	96,283	347,245	240,982
Total current assets	<u>250,962</u>	<u>96,283</u>	<u>347,245</u>	<u>240,982</u>
Current liabilities:				
amounts falling due within one year				
Creditors (due within one year) (13)	1,224	-	1,224	820
Total current liabilities	<u>1,224</u>	<u>-</u>	<u>1,224</u>	<u>820</u>
Net Assets	<u>249,738</u>	<u>96,283</u>	<u>346,123</u>	<u>240,683</u>
Funds of the charity				
Restricted Funds	-	96,283	96,283	84,550
Unrestricted funds	249,840	-	249,840	156,133
Total Funds	<u>249,840</u>	<u>96,283</u>	<u>346,123</u>	<u>240,683</u>

The trustees (who are also the directors of the company for the purposes of company law) confirm that for the year ended 31 March 2023

the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act

the trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

The notes on pages 14 to 20 form an integral part of these accounts.

These accounts, which have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, were approved by the trustees on 7th October 2023 and signed on their behalf by:



J Purvis
Director / Trustee



A O'Dwyer
Director / Trustee

SAVERA UK LTD
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 March 2023

		2023	2022
		Unrestricted	Restricted
		£	£
Cash flows from operating activities:			
Net income/(expenditure) per SOFA		105,440	(19,767)
Depreciation		418	418
(Increase)/decrease in debtors	(11)	-	-
Increase/(decrease) in creditors	(13)	404	820
		<u>106,262</u>	<u>(18,529)</u>
Cash flows from investing activities			
Investment income		-	-
Net increase/(decrease) in cash:		106,262	(18,529)
Total cash as at 01 April 2022		<u>240,983</u>	<u>259,512</u>
Total cash as at 31 March 2023		<u>347,245</u>	<u>240,983</u>

The notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2023

1 Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention,

- 1.1 with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:
- (a) The Charities Act 2011
 - (b) The Companies Act 2006
 - (c) The Financial Reporting Standard applicable in the UK and the Republic of Ireland: FRS 102
 - (d) Accounting & Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) (effective January 2015)
- 1.2 The charity meets the definition of a public benefit entity as defined by FRS 102
- 1.3 The trustees consider that there are not material uncertainties about the charity's ability to continue as a going concern.

2 Accounting Policies

2.1 Fund accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) The purposes of the funds are shown in Note 7a.

2.2 Income

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. project activities), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Gift Aid, where appropriate, is recognised in the same accounting period as the donation to which it relates.
- (e) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

2.3 Expenditure and liabilities

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- (d) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2023

2.4 Tangible Fixed Assets

(a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £250. They are valued at cost or, if gifted, at their value on receipt.

Rates of depreciation

Computer Equipment: 20% straight line basis to nil

2.5 Debtors

(a) Debtors are recognised at the settlement amount due.

(b) Prepayments are valued at the amount prepaid.

2.6 Cash

(a) Cash comprises bank deposits repayable on demand and any short-term highly liquid investments with a maturity date of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Creditors

(a) Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount.

(b) Accrued charges are normally valued at their settlement amount.

2.8 Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

3 Transactions with trustees and related parties

No trustees received any remuneration or expenses during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. No transactions were identified which should be disclosed under FRS 102.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2023

4 Donations and Legacies

	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Donations	4,344	-	4,344	14,054
	<u>4,344</u>	<u>-</u>	<u>4,344</u>	<u>14,054</u>

5 Charitable activities

	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Eleanor Rathbone Charitable Trust	-	-	-	4,000
HMRC: Gift Aid	176	-	176	-
National Lottery - Community Fund	-	123,834	123,834	57,990
Community Foundation	-	2,500	2,500	-
Police & Crime Commissioners	-	90,200	90,200	31,740
Lloyds Bank	25,000	2,250	27,250	25,000
Smallwood Trust	-	45,068	45,068	43,000
The Barrett Charity Foundation	-	-	-	3,000
The Sports Partnership	-	-	-	3,923
The Neighbourly Foundation B&Q	-	-	-	4,500
The Screwfix Foundation	-	-	-	5,000
Henry Smith	-	60,000	60,000	60,000
Kings Fund	-	-	-	3,000
Liverpool City Council: City Safe	29,000	-	29,000	10,000
The Charity Service	50,000	-	50,000	50,000
PH Holt	-	7,080	7,080	-
Garfield Weston	25,000	-	25,000	-
LCVS CiF	-	2,000	2,000	-
Other Incoming resources	3,606	-	3,606	4,216
Training Income	4,546	-	4,546	4,892
	<u>137,328</u>	<u>332,932</u>	<u>470,260</u>	<u>310,261</u>

6 Expenditure on charitable activities:

	Direct Charitable Expenditure £	Support & Governance Costs £	Total 2022 £	Total 2021 £
	<u>351,546</u>	<u>17,618</u>	<u>369,164</u>	<u>344,082</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2023

a. Analysed as follows:

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
<i>Direct charitable expenditure</i>				
Salaries and NICs	(3) - 814	226,981	226,167	184,456
Room Hire	19,252	17,956	37,208	24,166
Training	301	799	1,100	3,269
Marketing	2,927	12,040	14,967	11,166
Activities and events	6,022	23,852	29,874	51,272
			<u>309,316</u>	<u>274,329</u>
<i>Support & Governance costs:</i>				
Travel and volunteer expenses	682	1,708	2,390	688
Running costs				
Office costs	3,316	6,298	9,614	6,719
Recruitment	106	628	734	1,726
Computer costs & training	-	-	-	11,610
Sundry expenses	-	-	-	3,432
Interpreting costs	-	4,267	4,267	6,089
Insurance	1,045	-	1,045	947
Consultancy & freelance services	10,794	26,469	37,263	-
Professional and legal fees	1,215	-	1,215	33,494
Subscriptions and licenses	751	637	1,388	3,590
Payroll fees	164	437	601	590
Governance Costs	913	-	913	450
Depreciation	418	-	418	418
			<u>59,848</u>	<u>69,753</u>
Total expenditure on charitable activities	<u>47,092</u>	<u>322,072</u>	<u>369,164</u>	<u>344,082</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2023

7a Restricted funds summary	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Eleanor Rathbone CT	4,000	-	4,001	1	-
National Lottery: Com Fund	15,372	123,834	139,205	(1)	-
Community Foundation	-	2,500	-	-	2,500
Police Crime Commissioner	1,905	90,200	49,891	-	42,214
Lloyds Bank	18,615	2,250	19,485	870	2,250
Lloyds Bank: Small Change	8,500	-	7,801	-	699
LCR - The Metro Fund	253	-	254	1	-
Mayor's Inclusive Growth Fund C	632	-	632	-	-
Award Youth Programme YAB	280	-	280	-	-
Smallwood Trust	11,218	45,068	21,329	-	34,957
Merseytravel	1,000	-	1,000	-	-
Henry Smith	3,352	60,000	63,352	-	-
The Barrett Charity	3,000	-	-	-	3,000
The Sports Partnership	3,923	-	3,923	-	-
The Neighbourly Foundation B&C	4,500	-	906	-	3,594
The Screwfix Foundation	5,000	-	2,930	-	2,070
LCVS CIF	-	2,000	-	-	2,000
PH Holt	-	7,080	7,080	-	-
Kings Fund	3,000	-	-	-	3,000
	<u>84,550</u>	<u>332,932</u>	<u>322,069</u>	<u>871</u>	<u>96,284</u>

Purpose of restricted funds

Big Lottery Fund Grant - (Violence against Women and Girls Initiative) Contributed towards evaluation events and evaluator fees.

City Safe contributed towards support worker salaries.

Eleanor Rathbone Charitable Trust & John Moores Foundation contributed towards salary costs.

National Lottery: Community Fund contribution towards Savera UK Ltd to continue supporting communities to address honour-based abuse and harmful practices.

Transfer of funds from Lloyds Bank Foundation to correct allocation from restricted to unrestricted as per agreement dated 17th September 2021.

8 Governance Costs

	2023 £	2022 £
Independent Examiners' fee	450	450
Administration	463	-
	<u>913</u>	<u>450</u>

9 Staff costs and numbers

	2023 £	2022 £
Gross salaries	207,585	170,471
Social security costs	14,912	10,755
Pensions	3,670	3,229
	<u>226,167</u>	<u>184,456</u>

No employee earned £60,000 per annum or more in the current accounting period. (2020: none)

The average number of employees during the year was 5 FTE (2022: 5)

The charity operates defined contribution pension schemes in respect of its employees. These contributions are made to externally administered pension schemes. The pension cost represents the contributions payable by the organisation to the fund.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2023

10 Tangible assets

Cost

At 1 April 2022

Additions

At 31 March 2023

Depreciation

At 1 April 2022

Charge for year

At 31 March 2023

Net book value

At 31 March 2023

At 31 March 2022

Computers & Equipment	Total
£	£
2,087	2,087
-	-
<u>2,087</u>	<u>2,087</u>
1,567	1,567
418	418
<u>1,985</u>	<u>1,985</u>
<u>102</u>	<u>102</u>
<u>520</u>	<u>520</u>

11 Debtors and prepayments

Debtors and prepayments

2023	2022
£	£
-	-
<u>-</u>	<u>-</u>

12 Cash at bank and in hand

Current account

Cash in hand

2023	2022
£	£
347,152	240,865
93	117
<u>347,245</u>	<u>240,982</u>

13 Creditors and accruals

Accruals

2023	2022
£	£
1,224	820
<u>1,224</u>	<u>820</u>

14 Operating Lease Commitments

Financial commitments under non-cancellable operating leases relating to rental property lease will result in the following payments falling due at 31st March 2023, one month's notice.

Within 1 year

2023	2022
£	£
659	659
<u>659</u>	<u>659</u>

15 Contingent Liabilities

There were no contingent liabilities as at 31st March 2023 (2021: nil)

16 Related Parties

There were no related party transactions during the year ended 31st March 2023 (2022: none)

17 Guarantees

As at 31st March 2023, 7 members had given a guarantee of £10 each in the event of the company

SAVERA UK LTD
Comparative Statement of Financial Activities
(Including Income & Expenditure Account)
for the year ended 31 March 2023
18 Comparative income and expenditure by fund type

	Unrestricted Funds		Restricted Funds	
	2023	2022	2023	2022
	£	£	£	£
Income from:				
Income from donations	4,344	14,054	-	-
Income from charitable activities	137,328	69,108	332,932	241,153
Bank interest	-	-	-	-
Total incoming resources	141,672	83,162	332,932	241,153
Expenditure on:				
Charitable activities	47,092	33,382	322,072	310,700
Net incoming / (outgoing) resources	94,580	49,780	10,860	(69,547)
Transfers between funds	(873)	-	873	-
Net movement in funds	93,707	49,780	11,733	(69,547)
Reconciliation of funds				
Total funds as at 01 April 2022	156,133	106,353	84,550	154,097
Total funds as at 31 March 2023	249,840	156,133	96,283	84,550

SAVERA UK

England & Wales - Charity number 1145564

Accounts

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Annual Report and Financial Statements for the year ended 31 March 2022

SAVERA UK



Greater Merseyside Community
Accountancy Service

SAVERA UK LTD

Annual Report and Financial Statements for the year ended 31 March 2022

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Statement of financial activities	11
Balance sheet	12
Statement of Cash Flows	13
Notes to the accounts	14 to 20

Prepared by the Greater Merseyside Community Accountancy Service

SAVERA UK LTD

Trustees' report

Chairperson's Report:

Welcome to our annual report for the financial year 2021/22.

Once again, on behalf of the Board, I would like to publicly thank all our staff for their continued hard work and dedication for maintaining Savera UK services and activities, against the backdrop of a second year of the COVID-19 pandemic.

Even against this background Savera UK has continued to develop its three years strategy, with the help of Pilotlight. I would like to thank Pilotlight for their support with this development, you have helped us enormously. We have established new partnerships and maintained our old ones. We've enhanced our reach in communications, through our campaigns and engagement sessions. The move to more digital means of communicating has meant we've been able to reach a greater number of people, in different parts of the country, and this is something we will continue to do. Our training offer was also enhanced through digitalisation. We were delighted to join Zonta London, in the delivery of the 'Orange the World' campaign, a campaign for the Elimination of Violence against Women and Girls. This campaign was our biggest yet, with many civic buildings throughout the city being illuminated in orange.

Our 1:1 support service staff have continued to work tirelessly with clients, to support them through a programme of holistic emotional and practical support. The creativity in delivering these sessions aligns closely to our values. The increasing number of referrals, and complexity of cases made this a challenging time, for the team, but they rose to the challenge, introducing new sessions and services for our clients.

The highlight of the Savera UK Youth programme was the #ENDFGM Exhibition, at the International Slavery Museum, in Liverpool. I was delighted to attend the launch with Emily Spurrell, Merseyside Police and Crime Commissioner, who praised the young people for this work. The campaign was very well received by visitors to the museum. A big thank you, to all our young people, for their tireless commitment, creativity, and for always bringing a smile to my face.

I would like to thank my fellow Board members, for their continued support, without your help my job would be much harder. I thank the Advisory Board, who support us, in ways that I'm not sure they always appreciate. We really appreciate your individual and collective contributions. My final thanks goes to Afrah Qassim, Savera UK Founder and CEO, who goes above and beyond in her quest to support clients in need of our support, but also to eliminate 'honour'-based abuse and harmful practices. Without her commitment, dedication and strong will, Savera UK would not be in the position to present this positive annual report.

2022 will be another challenging year for Savera UK, but we believe we have the strategy, staff, support and systems to overcome these challenges.

Aislinn O'Dwyer
Chair

SAVERA UK LTD

Trustees' report continued

Achievements and Performance:

Another year to reflect on how far we have come, and to highlight some of Savera UK's achievements in the last financial year. Like many others, the pandemic continued to challenge us. We are proud that Savera UK's small team not just achieved, but exceeded our expectations, despite the challenges. Below are examples of what 2021/2022 has been like for us.

Savera UK has been working in partnership with Pilotlight (an organisation that works with and supports other charities to develop their strategic plan to improve sustainability), who supported us to develop our three year strategic business plan.

We developed a partnership with Love Your Neighbour, which supported us by providing weekly food parcels for our clients. They support delivery of the parcels to our clients, which allow our team to focus on supporting our clients.

Our partnership with the Smallwood Trust has been extremely positive. This grant support meant our clients could apply for financial support. The grant can be used for things like paying off debts, rent, for counselling etc. This helped reduce our clients' stress levels, improved mental wellbeing, and supported them moving forward. Similar to our partnership with Love Your Neighbour, this allowed the team to focus on other areas of client support.

Savera UK and Zonta London joined forces for the second year for our 'Orange the World' campaign, building on the success of the 2020 partnership and extending its reach through the introduction of new assets and events.

One to One Support Service:

In this financial year Savera UK saw 136 new referrals to the support service and supported over 200 individuals to find their 'Savera' (new beginning). These referrals came from individuals and professional agencies, including police, health and social services and educational establishments.

Savera UK's activity programs and projects for our clients included candle-making, thankfulness sessions, cricket classes, relaxation techniques, picnics in the park, self-defence and dance workshops, workshops to define differences between abuse and culture, and weekly drop-ins to reduce social isolation. These workshops were delivered by the team or/and specialist facilitators. All activities are designed to provide a safe social space where clients can create a rapport, cultivate friendships, and allow them to develop new skills.

More focused and longer-term workshops have also allowed clients to build their confidence and learn new coping mechanisms, such as a 7 week art therapy course looking at storytelling and public speaking, empowering them to tell their story and speak out against HBA and harmful practices. Most recently, clients participated in an 'Embodied Healing' session, where they learned how to use safe techniques to heal traumas.

SAVERA UK LTD

Trustees' report continued

Engagement & Education:

Savera UK used a number of dates to campaign and raise awareness, including the "Day of Memory 2021". For this, Savera UK hosted an online panel event discussing 'honour'-based abuse and support for migrant women, in the context of the Domestic Abuse Act (enacted in April 2021). The same day we also launched our 'One Chance' rule animation video, the aim of which is to raise awareness of the importance of taking those at risk or under threat seriously, and what to do to safeguard them.

Throughout February 2022 Savera UK Youth's #ENDFGM Exhibition was displayed at the International Slavery Museum in Liverpool, to commemorate the International Day of Zero Tolerance for Female Genital Mutilation (FGM). After speaking with survivors of FGM the young people worked with artist Joanne Tremarco and photographer Andrew 'AB' Abrahamson to create powerful imagery, poems, song and text related to FGM.

Following the deaths of Sarah Everard, Sabina Nessa, Bibaa Henry and Nicole Smallman, members of Savera UK Youth wanted to highlight the violence and abuse directed against women in Britain. They did so by holding a 'Question Time' event where they discussed, with a panel of community leaders and representatives, the impact that violence and abuse has on the community and our youth. They also discussed how local groups and communities are working towards eradicating violence and abuse.

We engaged with more than 436 individuals via our community awareness sessions and events. We reached more than 500 professionals via training courses, education and awareness sessions, events and conferences about HBA & harmful practices. 100% of professional training attendees agreed that following our session, they had a better understanding of the problem and impact of 'honour'-based abuse and/or harmful practices. We also reached over 1,524 young people through education sessions, educating them on harmful practices and where to go for help and support.

Social Media

Over the last year Savera UK has used social media to continue to raise awareness about harmful practices and the work the charity does, as well as to promote our campaigns and the Savera UK Youth programme.

Between April 2021 and March 2022 our biggest engagement on Twitter was in June 2021, ahead of the Day of Memory, as we promoted our panel event 'Discussing the Domestic Abuse Act, migrant women and 'honour'-based abuse'. This Twitter post was seen by 16,704 people.

Our Tweet which received the most engagement across this period paid tribute to 'honour'-killing victim Shafiea Ahmed, receiving a total of 276 engagements. When posted on Instagram the same message had the most impressions during this period, and was seen by 1,200 people.

Through social media we have also been able to make contact with a journalist who has included Savera UK's helpline details in their report on an FGM survivor. In January 2022, we commented on the story being shared in the Birmingham Mail and our post received 77 engagements.

We further extended our reach when we were asked to do an Instagram story 'takeover' for the Glasgow University Society 'Successful Women at Glasgow'. Our posts, a mixture of graphics and video interviews with Savera UK's Communications Officer, reached 438 people.

SAVERA UK LTD

Trustees' report continued

Our Website

The Savera UK website continues to inform the general public about how to get help by providing useful factsheets, signposting them to the Savera UK helpline and enabling people to get in touch with us through our general enquiry form.

This year one of the key updates to the Savera UK website has been the volunteer page, which was updated in line with the relaunch of Savera UK's 'Volunteers' Programme. We also use the website to provide regular updates on the Savera UK team in the news and blogs section.

YEAR COMPARISON: Website			
	New Users	New Visitors	Returning Visitors
2021	9,079	87.2%	12.8%
2022	11,413	88.1%	11.9%
Savera UK Youth Apr 20-Mar 21	735	88.5%	11.5%
Savera UK Youth Apr 21-Mar 22	1,757	93.9%	6.1%

Conclusion & developments

Savera UK continued to grow and develop. Alongside our service delivery and campaign work over the past 12 months, we have also undertaken a full review of Savera UK and its activities, with support from the Pilotlight programme, which helped us to develop our three year strategy. This will underpin our goals for 2022-23 and beyond, including:

- To reach up to 2,000 professionals through our training and awareness sessions;
- To engage at least 2,000 young people through our youth engagement programmes;
- To increase self-referrals from survivors and those at risk of HBA and harmful practices;
- To focus on engaging specific communities where harmful practices are more prevalent; and
- To collaborate on evidence-based research, where findings and data can be used to identify gaps and drive change.

Reserves Policy:

Our Beneficiaries

Savera UK Work and support anyone at risk or under threats of 'honour'-based abuse and harmful practices. Savera UK has particular expertise in working within Black and Minority Ethnic (BME) communities. The majority of those affected are identified as BME, but recognise that harm occurs in all communities and impact all gender.

The rationale behind the Reserves Policy

The Board of Directors/trustees should manage the charity in the charity's best interests and its beneficiaries. As part of this process, Savera UK is holding six months reserves based on the average operating costs to help manage any short term fall in income and ensure the projects/programmes continue.

In addition, it will allow the organisation a reasonable time to wind down projects that no longer can be funded as most of the organisation projects is annually funded.

The Reserve policy will allow Savera UK Board of Directors/trustees to manage and identify its level of needs.

This reserve will be an essential part of managing and building processes and resilience to cope with unexpected threats and a sudden loss of funding.

SAVERA UK LTD

Trustees' report continued

Steps to establish the level of reserve

Savera UK Reserves Policy maintains a sufficient level of reserves to enable the day to day and operating activities to continue for up to 6 months should a shortfall in income occur while accounting for potential threats and providing contingencies that may arise from time to time.

The reserve will demonstrate transparency, accountability and sound financial management. Savera UK Reserves Policy justifies the number of reserves kept back each year.

Level of reserve required by Savera UK

Savera UK reserve will be agreed upon by the Savera UK Board of Directors/Trustees, which will consider the risks and threats regarding expenditure, unrestricted income and, where appropriate restricted payment. They will also consider any external identified potential significant risks to income and expenditure during the year under review.

A risk assessment has been undertaken for the period 2020/2021, and the following has been determined using the Risk Identification approach:

- Unrestricted Income: **Medium Risk**
- Restricted Income: **Low Risk**
- Expenditure: **Low Risk**
- External Potential Major Risks:
 - COVID 19 – Risk of further lockdown
 - Breakdown in external relation

Review of current and previous years funds

	Previous year	Current Year	Actual Increase	%
Unrestricted Funds reserves	£ 84,038	£ 98,320	+£14,282	+15%
Unrestricted General Funds	£106,354	£156,133	+£49,779	+32%
Unrestricted Designated Funds	£15,276	£0	-£15,276	
Restricted Funds	£154,096	£84,550	-£69,546	-82%
TOTAL INCOME	£260,450	£240,683	-£19,767	-8%

Savera UK should hold in reserve approximately six months of operating capital which within the current budget period equates to £98,320 broken down as below :

- Redundancy provision: N/A this year
- Six months salaries: £83,860
- Six-month other running costs (rent, insurance, utility bills, expenses): £14,460

1. Monitoring and reviewing the Reserves Policy

The CEO will present the Board of Directors/Trustees with all the required documents and information to enable them to make an informed decision about the levels of Reserves and will be reflected within Savera UK Annual Operating Budget.

The Finance Lead and CEO will update the Board of Directors/Trustees at the Board meeting held quarterly.

Any shortfall or significant increase in resources; the reasons for any of these changes will be recorded within the finance quarterly report for the Board, in the Board meeting minutes.

The Reserves Policy will be reviewed annually and signed and dated by the Savera UK Board of Directors/Trustees.

Action	Responsibility	Date
Policy adopted	Board of Directors	October 2021

SAVERA UK LTD

Trustees' report continued

Risk Management:

The trustees have conducted a review of the major risks to which the charitable company is exposed and where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities, funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

Statement of Directors' responsibilities

Company law requires the directors to prepare financial accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;

- observe the methods and principles in the Charities SORP

- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business;

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board on 29th September 2022 and signed on behalf of the directors by:



A O'Dwyer
Chair

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

The trustees, who are also the directors of the company for the purposes of company law, are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2022.

Name	Position	Dates
A O'Dwyer	Chair	
R Bashir	Vice-Chair & Safeguarding	
R Biggs	Communications & Marketing	
M Austin		
M Wheldon		
J Purvis		
Anne-Raissa Yace	Finance Controller	

Membership

Membership is open to individuals interested in promoting the objectives of the organisation and accepted into membership by the existing Trustees.

Trustees

The company's work is directed by Trustees, who are also the Board of Directors; they approve the policies of the organisation. The Board meets every six weeks. It is comprised of not less than three or more than seven elected Trustees at the Annual General Meeting. One third of Trustees retire each year according to length of service.

Vacancies may be filled until the AGM by ordinary resolution of the members.

The Board oversees the management of the Charity, responsible for running projects, funding and resources. Collectively, they are responsible for the overall management of the operations.

Registered address

151 Dale Street
Liverpool
L2 2AH

Bankers

Co-operative Bank plc
PO Box 250
Skelmersdale
WN8 6WT

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Governing document

The organisation is a charitable company limited by guarantee, incorporated 15 March 2011 (company number 07564891) and registered as a charity (charity number 1145564) on 20th January 2012, formally known as Savera Liverpool.

Objects of the organisation

Savera UK operates across the United Kingdom and is a leading specialist organisation providing services to individuals at risk of honour based abuse and harmful practices. The scope of Savera UK's services may vary from area to area dependent on funding available within the specific region.

Savera UK's activities encompass key themes which are detailed below:

Support Services

Training and Raising Awareness

Projects and Programmes

Research

Independent Examiner

Jane Williams

Greater Merseyside Community Accountancy Service

St Maries

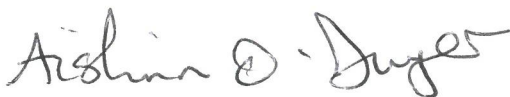
Lugsdale Road

Widnes

WA8 6DB

Approval

This report, which has been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, was approved by the trustees on 29th September 2022 and signed on their behalf by:



A O'Dwyer

Chair

Independent Examiner's report to the trustees of SAVERA UK LTD

I report on the accounts of the charity for the year ended 31st March 2022 set out on pages 11 to 20

Respective responsibilities of the Trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- ☐ state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- ☐ to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Jane Williams
MAAT
Greater Merseyside Community Accountancy Service
St Maries
Lugsdale Road
Widnes
WA8 6DB

29th September 2022

SAVERA UK LTD

Statement of Financial Activities (Including Income & Expenditure Account) for the year ended 31 March 2022

	Notes	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income from:					
Income from donations	(4)	14,054	-	14,054	10,756
Income from charitable activities	(5)	69,108	241,153	310,261	239,294
Bank interest		-	-	-	-
Total incoming resources		<u>83,162</u>	<u>241,153</u>	<u>324,315</u>	<u>250,050</u>
Resources expended					
Charitable activities	(6)	<u>33,382</u>	<u>310,700</u>	<u>344,082</u>	<u>230,722</u>
Net incoming / (outgoing) resources		49,780	(69,547)	(19,767)	19,328
Transfers between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		49,780	(69,547)	(19,767)	19,328
Reconciliation of funds					
Total funds as at 01 April 2021		<u>106,353</u>	<u>154,097</u>	<u>260,450</u>	<u>241,122</u>
Total funds as at 31 March 2022		<u>156,133</u>	<u>84,550</u>	<u>240,683</u>	<u>260,450</u>

The above statement includes all gains and losses recognised during the year.
All activities are regarded as continuing.
Comparative figures for the previous year by fund type are shown in Note 15.
The Notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Balance sheet

as at 31 March 2022

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed Assets				
Tangible Assets	(10) 520	-	520	938
Total fixed assets	520	-	520	938
Current Assets				
Debtors and prepayments	(11) -	-	-	-
Cash at bank and in hand	(12) 156,432	84,550	240,982	259,512
Total current assets	156,432	84,550	240,982	259,512
Current liabilities:				
amounts falling due within one year				
Creditors (due within one year)	(13) 820	-	820	-
Total current liabilities	820	-	820	-
Net Assets	155,613	84,550	240,683	260,450
Funds of the charity				
Restricted Funds	-	84,550	84,550	154,097
Unrestricted funds	156,133	-	156,133	106,353
Total Funds	156,133	84,550	240,683	260,450

The trustees (who are also the directors of the company for the purposes of company law) confirm that for the year ended 31 March 2022

the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act

the trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

The notes on pages 14 to 20 form an integral part of these accounts.

These accounts, which have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, were approved by the trustees on 29th September 2022 and signed on their behalf by:



R Bashir
Director / Trustee



A O'Dwyer
Director / Trustee

SAVERA UK LTD
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 March 2022

		2022	2021
		Unrestricted	Restricted
		£	£
Cash flows from operating activities:			
Net income/(expenditure) per SOFA		(19,767)	19,328
Depreciation		418	418
(Increase)/decrease in debtors	(11)	-	216
Increase/(decrease) in creditors	(13)	820	(1,066)
		<u>(18,529)</u>	<u>18,896</u>
Cash flows from investing activities			
Investment income		-	-
Net increase/(decrease) in cash:		(18,529)	18,896
Total cash as at 01 April 2021		<u>259,512</u>	<u>240,616</u>
Total cash as at 31 March 2022		<u>240,983</u>	<u>259,512</u>

The notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2022

1 Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention,

- 1.1** with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:

- (a) The Charities Act 2011
- (b) The Companies Act 2006
- (c) The Financial Reporting Standard applicable in the UK and the Republic of Ireland: FRS 102
- (d) Accounting & Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) (effective January 2015)

- 1.2** The charity meets the definition of a public benefit entity as defined by FRS 102

- 1.3** The trustees consider that there are not material uncertainties about the charity's ability to continue as a going concern.

2 Accounting Policies

2.1 Fund accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) The purposes of the funds are shown in Note 7a.

2.2 Income

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. project activities), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Gift Aid, where appropriate, is recognised in the same accounting period as the donation to which it relates.
- (e) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

2.3 Expenditure and liabilities

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- (d) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2022

2.4 Tangible Fixed Assets

(a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £250. They are valued at cost or, if gifted, at their value on receipt.

Rates of depreciation

Computer Equipment: 20% straight line basis to nil

2.5 Debtors

(a) Debtors are recognised at the settlement amount due.

(b) Prepayments are valued at the amount prepaid.

2.6 Cash

(a) Cash comprises bank deposits repayable on demand and any short-term highly liquid investments with a maturity date of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Creditors

(a) Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount.

(b) Accrued charges are normally valued at their settlement amount.

2.8 Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

3 Transactions with trustees and related parties

No trustees received any remuneration or expenses during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. No transactions were identified which should be disclosed under FRS 102.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2022

4 Donations and Legacies

	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Donations	14,054	-	14,054	10,756
	<u>14,054</u>	<u>-</u>	<u>14,054</u>	<u>10,756</u>

5 Charitable activities

	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Eleanor Rathbone Charitable Trust	-	4,000	4,000	4,000
John Moores Foundation	-	-	-	5,000
National Lottery - Community Fund	-	57,990	57,990	92,983
Police & Crime Commissioners	-	31,740	31,740	54,505
Garfield Weston	-	-	-	20,000
Lloyds Bank	-	25,000	25,000	23,723
Lloyds Bank: Small Change	-	-	-	10,000
LCR - The Metro Fund	-	-	-	5,000
Mayor's Inclusive Growth Fund Grant	-	-	-	4,320
Award Youth Programme YAB	-	-	-	500
Smallwood Trust	-	43,000	43,000	12,500
Merseytravel	-	-	-	1,000
Spark & Co	-	-	-	420
Barnados	-	-	-	1,225
The Barrett Charity Foundation	-	3,000	3,000	-
The Sports Partnership	-	3,923	3,923	-
The Neighbourly Foundation B&Q	-	4,500	4,500	-
The Screwfix Foundation	-	5,000	5,000	-
Henry Smith	-	60,000	60,000	-
Kings Fund	-	3,000	3,000	-
Liverpool City Council: City Safe	10,000	-	10,000	-
The Charity Service	50,000	-	50,000	-
Other Incoming resources	4,216	-	4,216	-
Training Income	4,892	-	4,892	4,118
	<u>69,108</u>	<u>241,153</u>	<u>310,261</u>	<u>239,294</u>

6 Expenditure on charitable activities:

Direct Charitable Expenditure £	Support & Governance Costs £	Total 2022 £	Total 2021 £
<u>310,700</u>	<u>33,382</u>	<u>344,082</u>	<u>230,722</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2022

a. Analysed as follows:

	2022 Unrestricted funds	2022 Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
<i>Direct charitable expenditure</i>				
Salaries and NICs	(3) 19,036	165,420	184,456	163,786
Room Hire	1,464	22,702	24,166	17,782
Evaluation	-	-	-	150
Training	-	3,269	3,269	173
Marketing	3,827	7,339	11,166	15,000
Activities and events	7,516	43,756	51,272	6,342
		-	274,329	203,233
<i>Support & Governance costs:</i>				
Travel and volunteer expenses	135	553	688	1,075
Running costs	-	-	-	2,885
Office costs	-	6,719	6,719	4,160
Recruitment	-	1,726	1,726	1,070
Computer costs & training	-	11,610	11,610	-
Sundry expenses	489	2,943	3,432	3,981
Interpreting costs	-	6,089	6,089	2,255
Insurance	-	947	947	860
Professional and legal fees	-	33,494	33,494	8,516
Subscriptions and licenses	-	3,590	3,590	2,269
Payroll fees	47	543	590	-
Governance Costs	450	-	450	-
Depreciation	418	-	418	418
			69,753	27,489
Total expenditure on charitable activities	33,382	310,700	344,082	230,722

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2022

7a Restricted funds summary	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Big Lottery Fund Grant	125	-	125	-	-
Eleanor Rathbone CT	4,007	4,000	4,007	-	4,000
National Lottery: A4A	9,361	-	9,361	-	-
National Lottery: Com Fund	64,399	57,990	107,017	-	15,372
P H Holt Foundation	157	-	157	-	-
Postcode Lottery Trust	12,934	-	12,934	-	-
Police Crime Commissioner	32,442	31,740	62,277	-	1,905
Lloyds Bank	6,604	25,000	12,989	-	18,615
Lloyds Bank: Small Change	10,000	-	1,500	-	8,500
LCR - The Metro Fund	253	-	-	-	253
Mayor's Inclusive Growth Fund G	2,200	-	1,568	-	632
Award Youth Programme YAB	280	-	-	-	280
Smallwood Trust	9,110	43,000	40,892	-	11,218
Merseytravel	1,000	-	-	-	1,000
Barnados	1,225	-	1,225	-	-
Henry Smith	-	60,000	56,648	-	3,352
The Barrett Charity	-	3,000	-	-	3,000
The Sports Partnership	-	3,923	-	-	3,923
The Neighbourly Foundation B&C	-	4,500	-	-	4,500
The Screwfix Foundation	-	5,000	-	-	5,000
Kings Fund	-	3,000	-	-	3,000
	<u>154,097</u>	<u>241,153</u>	<u>310,700</u>	<u>-</u>	<u>84,550</u>

Purpose of restricted funds

Big Lottery Fund Grant - (Violence against Women and Girls Initiative) Contributed towards evaluation events and evaluator fees.

City Safe contributed towards support worker salaries.

Eleanor Rathbone Charitable Trust & John Moores Foundation contributed towards salary costs.

National Lottery: Awards for All & Postcode Lottery Trust contributed towards 'Youth' project.

National Lottery: Community Fund contribution towards Savera UK Ltd to continue supporting communities to address honour-based abuse and harmful practices.

P H Holt Foundation contributed towards provision of support services and activities.

8 Governance Costs

	2022 £	2021 £
Independent Examiners' fee	450	-
Administration	-	-
	<u>450</u>	<u>-</u>

9 Staff costs and numbers

	2022 £	2021 £
Gross salaries	170,471	151,627
Social security costs	10,755	10,001
Pensions	3,229	2,159
	<u>184,456</u>	<u>163,786</u>

No employee earned £60,000 per annum or more in the current accounting period. (2020: none)

The average number of employees during the year was 5 FTE (2021: 5)

The charity operates defined contribution pension schemes in respect of its employees. These contributions are made to externally administered pension schemes. The pension cost represents the contributions payable by the organisation to the fund.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2022

10 Tangible assets

Cost

At 1 April 2021

Additions

At 31 March 2022

Computers & Equipment	Total
£	£
2,087	2,087
-	-
<u>2,087</u>	<u>2,087</u>

Depreciation

At 1 April 2021

Charge for year

At 31 March 2022

1,149	1,149
418	418
<u>1,567</u>	<u>1,567</u>

Net book value

At 31 March 2022

<u>520</u>	<u>520</u>
------------	------------

At 31 March 2021

<u>938</u>	<u>938</u>
------------	------------

11 Debtors and prepayments

Debtors and prepayments

2022	2021
£	£
-	-
<u>-</u>	<u>-</u>

12 Cash at bank and in hand

Current account

Cash in hand

2022	2021
£	£
240,865	259,405
117	107
<u>240,982</u>	<u>259,512</u>

13 Creditors and accruals

Accruals

2022	2021
£	£
820	-
<u>820</u>	<u>-</u>

14 Operating Lease Commitments

Financial commitments under non-cancellable operating leases relating to rental property lease will result in the following payments falling due at 31st March 2022, one month's notice.

Within 1 year

2022	2021
£	£
<u>659</u>	<u>659</u>

15 Contingent Liabilities

There were no contingent liabilities as at 31st March 2022 (2021: nil)

16 Related Parties

There were no related party transactions during the year ended 31st March 2022 (2021: none)

17 Guarantees

As at 31st March 2022, 7 members had given a guarantee of £10 each in the event of the company

SAVERA UK LTD**Comparative Statement of Financial Activities
(Including Income & Expenditure Account)
for the year ended 31 March 2022****18 Comparative income and expenditure by fund type**

	Unrestricted Funds		Restricted Funds	
	2022	2021	2022	2021
	£	£	£	£
Income from:				
Income from donations	14,054	10,756	-	-
Income from charitable activities	69,108	24,538	241,153	214,756
Bank interest	-	-	-	-
Total incoming resources	83,162	35,294	241,153	214,756
Expenditure on:				
Charitable activities	33,382	55,814	310,700	174,908
Net incoming / (outgoing) resources	49,780	(20,520)	(69,547)	39,848
Transfers between funds	-	-	-	-
Net movement in funds	49,780	(20,520)	(69,547)	39,848
Reconciliation of funds				
Total funds as at 01 April 2021	106,353	126,873	154,097	114,249
Total funds as at 31 March 2022	156,133	106,353	84,550	154,097

Accounts

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Annual Report and Financial Statements for the year ended 31 March 2021

The logo for SaverA UK is displayed in a large, stylized font. The letters are outlined in orange and grey, with some letters featuring internal grey outlines. The 'S' is orange with a grey outline, 'A' is orange with a grey outline, 'V' is orange with a grey outline, 'E' is orange with a grey outline, 'R' is orange with a grey outline, 'A' is orange with a grey outline, 'U' is orange with a grey outline, and 'K' is orange with a grey outline.The logo for Greater Merseyside Community Accountancy Service (gmcas) is displayed in a black rectangular box. The text 'gmcas' is written in a white, lowercase, sans-serif font.

Greater Merseyside Community
Accountancy Service

SAVERA UK LTD

Annual Report and Financial Statements for the year ended 31 March 2021

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Independent Examiner's Report	10
Statement of financial activities	11
Balance sheet	12
Statement of Cash Flows	13
Notes to the accounts	14 to 20

Prepared by the Greater Merseyside Community Accountancy Service

SAVERA UK LTD

Trustees' report

Chairperson's Report:

Welcome to our annual report for the financial year 2020-2021. This report usually provides us with an opportunity to share, with our many stakeholders, the achievements and successes of Saveria UK, over the last year. For Saveria UK, much like to rest of the world, 2020 was been an unforgettable year, for reasons both bad and good. Plans that came to nothing, challenges we could never have anticipated and painful physical separation from colleagues and family. It did, however, also give us the opportunity to reflect on what was important- developing new ways of keeping our clients safe; understanding the real meaning of community, embracing new technologies and recognising the resilience of the team, and the huge range of skills, that they possess.

Despite the challenges, colleagues and partners along with our clients and communities came together, during the Pandemic, to support some of the most vulnerable people in our communities. The pandemic not only highlighted the huge inequalities in our society, but the disproportionate impact COVID-19 had on Black, Asian and Minority Ethnic groups. Many of our clients come from within these communities, so our focus had to be even sharper, and the effort even greater.

As we celebrate 10 years of Saveria UK, it seems a good time to reflect, as well as to look to the future. As we started the National lockdown, we had to move quickly to ensure our clients were safe, and had the means to stay in touch with us, remotely. The Saveria UK team, had to quickly adapt to working from home, and communicating in different ways, but always with the client's health and safety clearly in their minds.

In May 2021, we appointed our first Chief Executive Officer, Afrah Qassim. What a time to start a new job!! As you will see, from the CEO's report, she was not held back by COVID-19. While maintaining team morale and focus, Afrah worked tirelessly to increase our income and partnerships, both with great success. She extended our work to an International Community; increased the range of funders and projects we were able to deliver, and developed new local partnerships. She engaged with Saveria UK Youth, and even managed to get our regular calendar of events online.

We thank all those who supported us during this difficult year. We look forward to ongoing relationships with you all, as we move out of the pandemic, and to the next 10 years of Saveria UK.

We look forward to meeting our clients again, in person, and thanking them personally for their forbearance as we adapted our services, to meet their needs. We want to embrace the learning from the pandemic, and we will do this in partnership, with others.

Finally, I want to publically thank all our staff for the hard work and dedication they have shown, and continue to show, as we respond and adapt to the demands of COVID-19, and beyond. The Board is incredibly proud of you all. I wish to thank all the Board members for their positive contributions in steering us through this difficult year. I very much look forward to meeting again, in person, and for us to collectively take Saveria UK from strength to strength.

Thank you, Saveria UK Team.

Aislinn O'Dwyer
Chair
Saveria UK

SAVERA UK LTD

Trustees' report continued

Achievements and Performance:

This year Savera UK has been celebrating its 10 year anniversary. It's unimaginable to think that 10 years ago this work, and service provision, was non-existent within Liverpool City Region where it was first established.

This last year has been challenging to us all with Covid-19, but more so to those who are at risk/threat of 'honour'-based abuse and harmful practices. Lockdown has made it impossible for many to escape their abusive environment and they have been confined to an environment where there was no way out. We have also seen an increase in previous clients coming back for support, because they felt very isolated and had no one to communicate with, or to ask for help due to their situation and fear of their safety being compromised.

However, despite all the challenges faced by us, and many other charities similar to us, Savera UK has been able to adapt to the changes needed and to add new developments into the new norm and way of working.

Savera UK appointed its first Chief Executive Officer (CEO), in May 2020. This was a further stepping stone for the organisation, in terms of its strategic development and growth. There has also been an increase in staff recruitment and creating new roles and opportunities within our organisational structure.

We have been able to improve our outcome and monitoring system, in terms of collecting better and improved data.

One to One Support Service:

In the last 12 months Savera UK has worked with, and supported, over 140 clients. Referral numbers have been unpredictable as a result of the pandemic, mainly because of restrictions and closures of services that could be a way out for those at risk. We have also seen an increase in previous clients requesting support from Savera UK. One of the main reasons for this is isolation, and also fear of their identity and safety being compromised if they go to mainstream services. For example, Food Banks that our clients used to go to for support moved to providing services online. This led to clients having concerns about their safety, and many did not have the digital support to access these services.

Savera UK safeguarding was central to our considerations when adapting to the online world of engagement, particularly with our clients. This is to ensure safety and protection to the best of our ability. We are now able to utilise online services in running drop-in sessions and to deliver a range of activities and projects to engage our clients and their families. For example, if the activity requires materials/resources then the team will deliver these the day before, so that everyone can participate and is not left behind.

Savera UK's support team has been under strain knowing the vulnerability of clients being on their own and with no other support links outside our service. We have also seen an increase in the emergency support required, particular for those who were required to isolate because of Covid-19.

SAVERA UK LTD

Trustees' report continued

Engagement & Education:

Despite everything moving online over the last year, we have not been able to engage our community as we would have liked, and we have also had a loss of income generated via our training sessions. We were still able to engage with a wide range of professionals and to explore ways of reaching our communities where online is not a possible method for them to use. For example we used community radio stations and developed a free magazine.

A positive impact of the pandemic is that we have been able to reach out and connect nationally and internationally, which normally we would not have been able to do due to limitations of travel and financial requirements. With online facilities we have been able to reach, for example, the students of Queen Mary's Justice Society. We also worked with the London School of Economics' African and Caribbean Society, this was over Instagram and over 50 Instagram users engaged in the discussion on 'honour'-based abuse and harmful practices. Another example is that together with Savera UK Youth, at an international level we took part in the Scarlet Udaan Global Youth 'Changemaker' webinar.

We also delivered training and awareness sessions, reaching more than 1,000 professionals. 100% of attendees agreed that they had a better understanding of the problems and impact of 'honour'-based abuse and/or harmful practices. We also engaged with more than 50 individuals via our community awareness sessions and we reached nearly 600 young people with education sessions on harmful practices and how to prevent them.

Partnerships:

Savera UK has always valued the importance of partnerships and the changes we are able to make in working together. In the last year we have continued working on and strengthening our current partnerships, as well as creating new ones. Over the last year we have been working with SPARK, a community-led organisation which supports charities in accessing information resources to help with Covid-19). This has been essential in providing digital support to our clients to enable them to access support and engage more with services. With Malminder Gill (Award-winning Hypnotherapist, Author and Speaker) we have built a fantastic partnership providing monthly meditation sessions to Savera UK clients, voluntarily. Another partnership is with the international Zonta London (advocating on Women's and Girl's Human Rights). We have continued to work together in raising awareness about violence against women and girls using the UN's 'Orange the World Campaign'. This has been a great initiative, engaging with the majority of Merseyside and Cheshire Authorities and Police Forces. We have also continued to develop our international partnerships, this year we are liaising with the Director of a Dutch foundation that advocates for women's rights and we are currently campaigning on Marital Captivity.

We have been successful in attracting funding and partnerships with Barnado's, Lloyds Bank Foundation, the Merseyside and Police Crime Commissioner, Big Lottery Reaching Community Fund, Eleanor Rathbone Trust, John Moores Foundation, Liverpool City Region and Liverpool City Council.

SAVERA UK LTD

Trustees' report continued

Communications and Campaigns:

Savera UK continues to explore ways of communicating to help raise awareness and continues to develop information that will support professionals when working with those at risk or under threat of HBA and harmful practices. This year we developed a Practical Guidelines document to help professionals when working with those at risk of HBA and harmful practices - SAVERA_Guidance-on-HBA_2020_v5.pdf (saverauk.co.uk)

We launched our three year evaluation report of a project funded by the Big Lottery (Violence and Girls Initiative) - FINAL-VERSION-REPORT-WEB.pdf (saverauk.co.uk)

Savera UK has continued to campaign and respond to HBA and harmful practices and other relevant issues. This includes the media or wider society, including our response to the media during the drama 'Honour' aired on ITV - <https://www.itv.com/news/granada/2020-10-01/former-detective-says-more-needs-to-be-done-to-deal-with-honour-based-abuse>

As part of Savera UK's Youth #I'mSpeakingout campaign, they created a video to help them reach as many people via social media as they could. This is also used at webinars and community engagement sessions - Videos - Savera Youth (saveraukyouth.co.uk)

6th February is International Zero Tolerance of Female Genital Mutilation day. For 2021, we collaborated with the Ifrah Ahmed Foundation and the Liverpool Arab Art Festival in bringing Ifrah Amhed, a global gender-based violence activist, to showcase her life story as a survivor of FGM. This took place as an online webinar which was chaired by our Patron, Nazir Afzal, and included guest speakers Ifrah Ahmed, Mary McGuckian (Director and Writer of the film) and LAAF's volunteer festival programmer, Professor Anahid Kassabian.

As part of this year's International Women's Day (IWD), both Savera UK and Savera UK Youth, were involved in the #ChooseToChallenge campaign to raise awareness about gender-inequality and abuse. We posted #ChooseToChallenge photographs through social media, please see this link - shared posts from Ambassadors, YAB members, staff and supporters on what they choose to challenge. For the first time, Savera UK created a free magazine, 'The Challenge Daily', filled with interviews from community activists, guests, advice and other useful information. For our annual event, we held an online webinar celebrating women and highlighting ways we can all choose to challenge daily. Our guests included Savera UK celebrity Ambassador Sunetra Sarker. Maria Malone (Movema), Malminder Gill (Hypnotherapist and Holistic Wellbeing Coach), Savera UK Youth Representative (Izzy Rooke-Ley) and was Chaired by Ngunan Adamu (BBC presenter).

Social Media:

Savera UK's social media has proved to be effective in more than just to raise awareness about the organisation and its campaign message. The organisation has received networking opportunities through its channels. An example of this would be being contacted by Hashtag Our Stories, a compact that tells global stories about people positively changing the world. Savera UK Youth are hoping to work with them later in the year.

Amount of new Twitter followers in a year: 563

Amount of new Facebook followers in a year: 68

Amount of new Instagram followers in a year (including Savera UK Youth): 264

SAVERA UK LTD

Trustees' report continued

Website

Savera UK's website is now fully functional and we regularly receive feedback for how it looks and ease of use. Savera UK Youth's webpage was also established as a platform for the young people to post, share projects and news.

Savera UK: New Users: 2,188, New Visitors: 85.1% Returning Visitors: 14.9%

Savera UK Youth: New Users: 735, New Visitors: 88.5% Returning Visitors: 11.5%

Conclusion and Developments:

Despite the difficult year we faced as an organisation, we are proud of what we have achieved. We have shown above a highlight of the work we have done and we are very much excited and looking forward to a number of developments over the coming year as part of our objectives, which will include:

- Delivering our annual conferences to include: 6th February (International Zero Tolerance of FGM day), 8th March (International Women's Day), 14th July (A Day of Remembrance), 25th November (UN Orange World day) and also the UK Parliament week held in November.
- Continue developing and strengthening our community engagement and outreach.
- Be involved in and lead on campaigns to continue working towards eradicating HBA and harmful practices.
- Continue work on and improving our support and services at both strategic and operational level.
- Continue searching for funding opportunities and partnership opportunities.

Covid-19 has impacted on Savera UK delivery in a number of ways including our income generating through our training, events and fundraising; our face to face engagement with client, professionals and the community. Therefore it has impacted on the expenditure as to previous year. This will continue with the changes of the current situation and its future and will no doubt have impact on the organisation.

Financial Review:

Total income for the year was £250,050 (2020: £279,198) of which £214,756 (2020: £188,856), related to funding for projects upon which restrictions are placed.

Total expenditure in the year was £230,722 (2020: £174,617) of which £174,908 (2020: £104,581), leaving a surplus on the year of £13,871 (2020: £104,581).

At 31st March 2021 the charitable company's reserves stood at £106,354 (2020: £241,122) of which £ (2020: £114,248) represented restricted funds.

Reserves Policy:

It is the policy of the charitable company to maintain unrestricted funds, which are free reserves at a level to cover redundancy provision, lease commitments and, with the approval of the board of trustees, the unrestricted reserves will cover the total running costs of six months to ensure the projects/programmes are to continue if funding becomes unavailable, which will then allow a reasonable time to wind-down projects that we are no longer able to fund as the majority of our projects are annually funded.

At the end of the financial year the unrestricted funds totalled £106,354 less designated funds of £15,276 leaves free reserves of £91,078; The charitable company requires £2,583 for redundancy provision and £80,796 for six months' running costs and lease commitments of £659, total £84,038.

SAVERA UK LTD

Trustees' report continued

Risk Management:

The trustees have conducted a review of the major risks to which the charitable company is exposed and where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities, funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

Statement of Directors' responsibilities

Company law requires the directors to prepare financial accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;

- observe the methods and principles in the Charities SORP

- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business;

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board on 23rd September 2021 and signed on behalf of the directors by:

A O'Dwyer

A O'Dwyer
Chair

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

The trustees, who are also the directors of the company for the purposes of company law, are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2021.

Name	Position	Dates
A O'Dwyer	Chair	
R Bashir	Vice-Chair & Safeguarding	
R Biggs	Communications & Marketing	
M Austin		
M Wheldon		
J Purvis		appointed 1 June 2020
Anne-Raissa Yace	Finance Controller	appointed 26 November 2020

Membership

Membership is open to individuals interested in promoting the objectives of the organisation and accepted into membership by the existing Trustees.

Trustees

The company's work is directed by Trustees, who are also the Board of Directors; they approve the policies of the organisation. The Board meets every six weeks. It is comprised of not less than three or more than seven elected Trustees at the Annual General Meeting. One third of Trustees retire each year according to length of service.

Vacancies may be filled until the AGM by ordinary resolution of the members.

The Board oversees the management of the Charity, responsible for running projects, funding and resources. Collectively, they are responsible for the overall management of the operations.

Registered address

151 Dale Street
Liverpool
L2 2AH

Bankers

Co-operative Bank plc
PO Box 250
Skelmersdale
WN8 6WT

Reference and Administrative Details

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Governing document

The organisation is a charitable company limited by guarantee, incorporated 15 March 2011 (company number 07564891) and registered as a charity (charity number 1145564) on 20th January 2012, formally known as Savera Liverpool.

Objects of the organisation

Savera UK operates across the United Kingdom and is a leading specialist organisation providing services to individuals at risk of honour based abuse and harmful practices. The scope of Savera UK's services may vary from area to area dependent on funding available within the specific region.

Savera UK's activities encompass key themes which are detailed below:

Support Services

Training and Raising Awareness

Projects and Programmes

Research

Independent Examiner

Jane Williams

Greater Merseyside Community Accountancy Service

St Maries

Lugsdale Road

Widnes

WA8 6DB

Approval

This report, which has been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, was approved by the trustees on 23rd September 2021 and signed on their behalf by:

A O'Dwyer

A O'Dwyer

Chair

Independent Examiner's report to the trustees of SAVERA UK LTD

I report on the accounts of the charity for the year ended 31st March 2021 set out on pages 11 to 20

Respective responsibilities of the Trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- ☐ state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- ☐ to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jane Williams

Jane Williams

MAAT

Greater Merseyside Community Accountancy Service

St Maries

Lugsdale Road

Widnes

WA8 6DB

23rd September 2021

SAVERA UK LTD

Statement of Financial Activities

(Including Income & Expenditure Account)

for the year ended 31 March 2021

	Notes	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income from:					
Income from donations	(4)	10,756	-	10,756	68,838
Income from charitable activities	(5)	24,538	214,756	239,294	210,360
Bank interest		-	-	-	-
Total incoming resources		35,294	214,756	250,050	279,198
Resources expended					
Charitable activities	(6)	55,814	174,908	230,722	174,617
Net incoming / (outgoing) resources		(20,520)	39,848	19,328	104,581
Transfers between funds		-	-	-	-
Net movement in funds		(20,520)	39,848	19,328	104,581
Reconciliation of funds					
Total funds as at 01 April 2020		126,874	114,248	241,122	136,541
Total funds as at 31 March 2021		106,354	154,096	260,450	241,122

The above statement includes all gains and losses recognised during the year.

All activities are regarded as continuing.

Comparative figures for the previous year by fund type are shown in Note 15.

The Notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Charity number 1145564

A Company limited by guarantee number 07564891

Balance sheet

as at 31 March 2021

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Total £
Fixed Assets				
Tangible Assets (10)	938	-	938	1,356
Total fixed assets	<u>938</u>	<u>-</u>	<u>938</u>	<u>1,356</u>
Current Assets				
Debtors and prepayments (11)	-	-	-	216
Cash at bank and in hand (12)	105,416	154,096	259,512	240,616
Total current assets	<u>105,416</u>	<u>154,096</u>	<u>259,512</u>	<u>240,832</u>
Current liabilities:				
amounts falling due within one year				
Creditors (due within one year) (13)	-	-	-	1,066
Total current liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,066</u>
Net Assets	<u>105,416</u>	<u>154,096</u>	<u>260,450</u>	<u>241,122</u>
Funds of the charity				
Restricted Funds	-	154,096	154,096	114,248
Unrestricted funds	106,354	-	106,354	126,874
Total Funds	<u>106,354</u>	<u>154,096</u>	<u>260,450</u>	<u>241,122</u>

The trustees (who are also the directors of the company for the purposes of company law) confirm that for the year ended 31 March 2021

the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act

the trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

The notes on pages 14 to 20 form an integral part of these accounts.

These accounts, which have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, were approved by the trustees on 23rd September 2021 and signed on their behalf by:

R Bashir

R Bashir
Director / Trustee

A O'Dwyer

A O'Dwyer
Director / Trustee

SAVERA UK LTD
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 March 2021

		2021	2020
		Unrestricted	Restricted
		£	£
Cash flows from operating activities:			
Net income/(expenditure) per SOFA		19,328	104,581
Depreciation		418	417
(Increase)/decrease in debtors	(11)	216	324
Increase/(decrease) in creditors	(13)	(1,066)	(2,244)
		<u>18,896</u>	<u>103,078</u>
Cash flows from investing activities			
Investment income		-	-
Net increase/(decrease) in cash:		18,896	103,078
Total cash as at 01 April 2020		<u>240,616</u>	<u>137,538</u>
Total cash as at 31 March 2021		<u>259,512</u>	<u>240,616</u>

The notes on pages 14 to 20 form an integral part of these accounts.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2021

1 Basis of preparation

These accounts (financial statements) have been prepared under the historical cost convention,

- 1.1** with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:
 - (a) The Charities Act 2011
 - (b) The Companies Act 2006
 - (c) The Financial Reporting Standard applicable in the UK and the Republic of Ireland: FRS 102
 - (d) Accounting & Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) (effective January 2015)
- 1.2** The charity meets the definition of a public benefit entity as defined by FRS 102
- 1.3** The trustees consider that there are not material uncertainties about the charity's ability to continue as a going concern.

2 Accounting Policies

2.1 Fund accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) The purposes of the funds are shown in Note 7a.

2.2 Income

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. project activities), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Gift Aid, where appropriate, is recognised in the same accounting period as the donation to which it relates.
- (e) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

2.3 Expenditure and liabilities

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- (d) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2021

2.4 Tangible Fixed Assets

(a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £250. They are valued at cost or, if gifted, at their value on receipt.

Rates of depreciation

Computer Equipment: 20% straight line basis to nil

2.5 Debtors

(a) Debtors are recognised at the settlement amount due.

(b) Prepayments are valued at the amount prepaid.

2.6 Cash

(a) Cash comprises bank deposits repayable on demand and any short-term highly liquid investments with a maturity date of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Creditors

(a) Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount.

(b) Accrued charges are normally valued at their settlement amount.

2.8 Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

3 Transactions with trustees and related parties

No trustees received any remuneration or expenses during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. No transactions were identified which should be disclosed under FRS 102.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2021

4 Donations and Legacies

	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Donations	10,756	-	10,756	68,838
	<u>10,756</u>	<u>-</u>	<u>10,756</u>	<u>68,838</u>

5 Charitable activities

	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
#I Will Fund	-	-	-	4,400
ACC Liverpool Group	-	-	-	1,000
Big Lottery Fund Grant	-	-	-	55,505
City Safe	-	-	-	17,135
Commission Income	-	-	-	11,280
Conference and sponsorship income	-	-	-	7,574
Eleanor Rathbone Charitable Trust	-	4,000	4,000	4,000
John Moores Foundation	-	5,000	5,000	5,000
National Lottery - Awards for All	-	-	-	9,900
National Lottery - Community Fund	-	92,983	92,983	69,416
P H Holt Foundation	-	-	-	5,000
Postcode Lottery Trust	-	-	-	17,500
Police & Crime Commissioners	-	54,505	54,505	-
Garfield Weston	20,000	-	20,000	-
Lloyds Bank	-	23,723	23,723	-
Lloyds Bank: Small Change	-	10,000	10,000	-
LCR - The Metro Fund	-	5,000	5,000	-
Mayor's Inclusive Growth Fund Grant	-	4,320	4,320	-
Award Youth Programme YAB	-	500	500	-
Smallwood Trust	-	12,500	12,500	-
Merseytravel	-	1,000	1,000	-
Spark & Co	420	-	420	-
Barnados	-	1,225	1,225	-
Training Income	4,118	-	4,118	2,650
	<u>24,538</u>	<u>214,756</u>	<u>239,294</u>	<u>210,360</u>

6 Expenditure on charitable activities:

	Direct Charitable Expenditure £	Support & Governance Costs £	Total 2021 £	Total 2020 £
	<u>203,233</u>	<u>27,489</u>	<u>230,722</u>	<u>174,617</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2021

a. **Analysed as follows:**

	2021 Unrestricted funds	2021 Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
<i>Direct charitable expenditure</i>				
Salaries and NICs	(3) 41,571	122,215	163,786	109,661
Sessional staff	-	-	-	10,916
Room Hire	3,060	14,722	17,782	1,420
Evaluation	150	-	150	9,823
Training	173	-	173	196
Marketing	2,235	12,765	15,000	7,497
Activities and events	6,342	-	6,342	2,433
		-		
			<u>203,233</u>	<u>141,946</u>
<i>Support & Governance costs:</i>				
Travel and volunteer expenses	228	847	1,075	8,447
Running costs	201	2,684	2,885	9,245
Office costs	949	3,211	4,160	3,981
Recruitment	-	1,070	1,070	1,272
Computer costs	-	-	-	3,468
Sundry expenses	-	3,981	3,981	793
Donation	-	-	-	790
Interpreting costs	130	2,125	2,255	1,657
Insurance	-	860	860	266
Professional and legal fees	357	8,159	8,516	-
Subscriptions and licenses	-	2,269	2,269	1,080
Payroll fees	-	-	-	530
Governance Costs	-	-	-	725
Depreciation	418	-	418	417
			<u>27,489</u>	<u>32,671</u>
Total expenditure on charitable activities	<u>55,814</u>	<u>174,908</u>	<u>230,722</u>	<u>174,617</u>

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2021

7a Restricted funds summary	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Big Lottery Fund Grant	4,781	-	4,656	-	125
City Safe	4,764	-	4,764	-	-
Eleanor Rathbone CT	4,000	4,000	3,993	-	4,007
John Moores Foundation	5,000	5,000	10,000	-	-
National Lottery: A4A	9,826	-	465	-	9,361
National Lottery: Com Fund	63,978	92,983	92,562	-	64,399
P H Holt Foundation	4,803	-	4,646	-	157
Police Crime Commissioner	125	-	125	-	-
Postcode Lottery Trust	16,971	-	4,037	-	12,934
Police Crime Commissioner	-	54,505	22,063	-	32,442
Lloyds Bank	-	23,723	17,119	-	6,604
Lloyds Bank: Small Change	-	10,000	-	-	10,000
LCR - The Metro Fund	-	5,000	4,747	-	253
Mayor's Inclusive Growth Fund C	-	4,320	2,120	-	2,200
Award Youth Programme YAB	-	500	220	-	280
Smallwood Trust	-	12,500	3,390	-	9,110
Merseytravel	-	1,000	-	-	1,000
Barnados	-	1,225	-	-	1,225
	<u>114,248</u>	<u>214,756</u>	<u>174,907</u>	<u>-</u>	<u>154,097</u>

Purpose of restricted funds

Big Lottery Fund Grant - (Violence against Women and Girls Initiative) Contributed towards evaluation events and evaluator fees.

City Safe contributed towards support worker salaries.

Eleanor Rathbone Charitable Trust & John Moores Foundation contributed towards salary costs.

National Lottery: Awards for All & Postcode Lottery Trust contributed towards 'Youth' project.

National Lottery: Community Fund contribution towards Savera UK Ltd to continue supporting communities to address honour-based abuse and harmful practices.

P H Holt Foundation contributed towards provision of support services and activities.

8 Governance Costs	2021 £	2020 £
Independent Examiners' fee	-	725
Administration	-	-
	<u>-</u>	<u>725</u>
9 Staff costs and numbers	2021 £	2020 £
Gross salaries	151,627	101,848
Social security costs	10,001	5,840
Pensions	2,159	1,973
	<u>163,786</u>	<u>109,661</u>

No employee earned £60,000 per annum or more in the current accounting period. (2020: none)

The average number of employees during the year was 5 FTE (2020: 5)

The charity operates defined contribution pension schemes in respect of its employees. These contributions are made to externally administered pension schemes. The pension cost represents the contributions payable by the organisation to the fund.

SAVERA UK LTD

Notes to the accounts

for the year ended 31 March 2021

10 Tangible assets

	Computers & Equipment £	Total £
Cost		
At 1 April 2020	2,087	2,087
Additions	-	-
At 31 March 2021	<u>2,087</u>	<u>2,087</u>
Depreciation		
At 1 April 2020	731	731
Charge for year	<u>418</u>	<u>418</u>
At 31 March 2021	<u>1,149</u>	<u>1,149</u>
Net book value		
At 31 March 2021	<u>938</u>	<u>938</u>
At 31 March 2020	<u>1,356</u>	<u>1,356</u>

11 Debtors and prepayments

	2021 £	2020 £
Debtors and prepayments	-	216
	<u>-</u>	<u>216</u>

12 Cash at bank and in hand

	2021 £	2020 £
Currant account	259,405	240,591
Cash in hand	107	25
	<u>259,512</u>	<u>240,616</u>

13 Creditors and accruals

	2021 £	2020 £
Accruals	-	1,066
	<u>-</u>	<u>1,066</u>

14 Operating Lease Commitments

Financial commitments under non-cancellable operating leases relating to rental property lease will result in the following payments falling due at 31st March 2021, one month's notice.

	2021 £	2020 £
Within 1 year	<u>659</u>	<u>659</u>

15 Contingent Liabilities

There were no contingent liabilities as at 31st March 2021 (2020: nil)

16 Related Parties

There were no related party transactions during the year ended 31st March 2021 (2020: none)

17 Guarantees

As at 31st March 2021, 7 members had given a guarantee of £10 each in the event of the company

SAVERA UK LTD

Comparative Statement of Financial Activities (Including Income & Expenditure Account) for the year ended 31 March 2021

18 Comparative income and expenditure by fund type

	Unrestricted Funds		Restricted Funds	
	2021	2020	2021	2020
	£	£	£	£
Income from:				
Income from donations	10,756	68,838	-	-
Income from charitable activities	24,538	21,504	214,756	188,856
Bank interest	-	-	-	-
Total incoming resources	35,294	90,342	214,756	188,856
Expenditure on:				
Charitable activities	55,814	12,551	174,908	162,066
Net incoming / (outgoing) resources	(20,520)	77,791	39,848	26,790
Transfers between funds	-	-	-	-
Net movement in funds	(20,520)	77,791	39,848	26,790
Reconciliation of funds				
Total funds as at 01 April 2020	126,874	49,083	114,248	87,458
Total funds as at 31 March 2021	106,354	126,874	154,096	114,248