

WOMEN'S AID IN LUTON

England & Wales · Charity number 1160555

Details

Status Registered

Legal form CIO

Registered 2015-02-18

Register [View on the Charity Commission register](#)

Contact

Address 32-42 Duke Street
Luton
LU2 0HH

Phone 01582876636

Email info@womensaidinluton.org

Website www.womensaidinluton.org

Activities

Objects: 1. ObjectThe object for which the organisation is established is to relieve the distress and suffering experienced by women and their children who have experienced domestic abuse, as defined in the Domestic Abuse Act 2021. Domestic abuse involves any single incident or pattern of conduct where someone's behaviour towards another is abusive, and where the people involved are aged 16 or over and = are, or have been, personally connected to each other (regardless of gender or sexuality). The abuse can involve, but is not limited to:• psychological• physical• sexual• financial• emotional• violent• threatening• controlling• coercive behaviour. 'Personal connection' means the individuals concerned:• are due to be, are currently, or have been, married or civil partners to each other• are, or have been, in an intimate personal relationship with each other• are, or have been, parents (or had a parental relationship) to the same child• are relatives (the Act gives further definitions of 'relatives')The organisation will provide:a) refuge accommodation and outreach support where women and their children who have experienced domestic abuse can enjoy temporary rest and protection from abuse, with a view to their starting independent living, and obtaining a permanent legal separation or divorce if they are married or have a civil partnership.b) providing support and assistance in obtaining legal advice, medical care, emotional support and relevant information as part of a supportive process for women and their children who have suffered serious injury or impairment, physical, emotional, economic or sexual abuse.2. Powers:The CIO has power to do anything which is calculated to further its objects or is conducive or incidental to doing so. In particular, the CIO has power to:(1) borrow money and to change the whole or any part of its property as security for the repayment of the money borrowed. The CIO must comply as appropriate with sections 124 and 125 of the Charities Act 2022 if it wishes to mortgage land;(2) buy, take on, lease or in exchange, hire or otherwise acquire any property and to maintain and equip it for use;(3) sell, lease, or otherwise dispose of all or any part of the property belonging to the CIO. In exercising this power, the CIO must comply as appropriate with sections 117 and 119-123 of the Charities Act 2022(4) employ and remunerate such staff as are necessary for carrying out the work of the CIO. The CIO may employ or remunerate a charity trustee only to the extent that it is permitted to do so by clause 6 (Benefits and payments to charity trustees and connected persons) and provided it complies with the conditions of that clause;(5) deposit or invest funds; employ a professional fund-manager, and arrange for the investments or other property of the CIO to be held in the name of a nominee, in the same manner and subject to the same conditions as the trustees of a trust are permitted to do by the Trustee Act 2000.

Activities: Provides support, information and temporary accommodation for women with or without children suffering domestic abuse.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Accommodation/housing
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- Luton

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|------------|-------------|------------|-----------|
| 2025-03-31 | £1,082,476 | £1,004,139 | £1,281,545 | 19 |
| 2024-03-31 | £999,173 | £964,625 | £1,203,208 | 18 |
| 2023-03-31 | £767,532 | £865,250 | £1,168,660 | 17 |
| 2022-03-31 | £686,279 | £568,163 | £726,711 | 15 |
| 2021-03-31 | £0 | £0 | - | - |

Trustees

| Name | Role | Appointed |
|-------------------------|-------|------------|
| Tahera Aanchawan | Chair | 2021-03-24 |
| Hannah Watts | | 2026-01-28 |
| Harshinder Kaur Hundal | | 2024-07-31 |
| Helen Nisbet | | 2024-11-27 |
| Jessica Gondwe-Atkins | | 2024-09-25 |
| Lucy Bourne | | 2026-01-28 |
| Rachel Pegrum | | 2026-04-29 |
| Ramika Prajabati | | 2026-01-28 |
| Samantha Walsh | | 2024-11-27 |
| Siobhan Morton | | 2020-11-04 |

WOMEN'S AID IN LUTON

England & Wales - Charity number 1160555

Accounts

Charity registration number 1160555 (England and Wales)

**WOMEN'S AID IN LUTON
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

WOMEN'S AID IN LUTON

LEGAL AND ADMINISTRATIVE INFORMATION

| | | |
|-----------------|---|---|
| Trustees | Ms S Morton Ms T Aanchawan Mrs H K Hundal Ms H Nisbet Ms S Walsh Mrs J Gondwe-Atkins | (Appointed 31 July 2024) (Appointed 27 November 2024) (Appointed 27 November 2024) (Appointed 25 September 2024) |
|-----------------|---|---|

| | | |
|-----------------------------|-------------------|---------|
| Charity registration | England and Wales | 1160555 |
|-----------------------------|-------------------|---------|

| | |
|----------------|---|
| Auditor | HW Associates Limited Portmill House Portmill Lane Hitchin Herts SG5 1DJ |
|----------------|---|

| | |
|----------------|--|
| Bankers | Barclays Bank PLC Leicester LE87 2BB Unity Trust Bank plc PO Box 7913 Planetary Road Willenhall WV1 9DG |
|----------------|--|

| | |
|-------------------|---|
| Solicitors | Pictons Solicitors LLP Studio K/2 274 Witan Gate West Witan Studios Milton Keynes Buckinghamshire MK9 1EJ |
|-------------------|---|

| | |
|--|--|
| | Russell-Cooke LLP 2 Putney Hill London SW15 6AB |
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WOMEN'S AID IN LUTON

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WOMEN'S AID IN LUTON

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The object for which the organisation is established is to relieve the distress and suffering experienced by women and their children who have experienced domestic abuse, as defined in the Domestic Abuse Act 2021 by;

- (a) providing refuge accommodation and outreach support where women and their children who have experienced domestic abuse can enjoy temporary rest and protection from abuse, with a view to their starting independent living, and obtaining a permanent legal separation or divorce if they are married or have a civil partnership and
- (b) providing support and assistance in obtaining legal advice, medical care, emotional support and relevant information as part of a supportive process for women and their children who have suffered serious injury or impairment, physical, emotional, economic or sexual abuse

The Charity achieves its objectives by running a number of refuges to house women and their families and provide a drop-in service with facilities available to all attendees. The Charity is supported by the local Council who provide an annual grant together with an income based on the number of residents.

Public benefit

The Trustees have considered the public benefit guidance published by the Charity Commission and are satisfied that the Charity's facilities are made available to all appropriate members of the public. Where the tenants are unable to meet their rental payments directly, rent is secured via housing benefit to ensure that accommodation can be provided without reference to their financial position. There is a national helpline available 24 hours a day and in emergency situations local members of staff can be called upon at any time. The Trustees and staff of the Charity are continuing to raise awareness of the Charity's services to extend its usage.

Introduction

In the 2024/25 Women's Aid In Luton (WAL) entered the second year of its three-year strategy, "**Building Better Futures Together.**" This strategy sets out the charity's commitment to providing impactful and high-quality accommodation-based support and interventions for women affected by gender-based abuse and exploitation, and their children.

Over the past year, WAL experienced continued growth and development, marked by important staffing changes, new collaborations, and a steadfast dedication to survivors of domestic abuse.

Rooted in our history as a specialist, women-led organisation, we continued to prioritise safeguarding, empowerment, and education to mitigate the devastating effects of abuse. Our approach was shaped by the voices of those we served, with a focus on diversity, inclusion, and anti-discriminatory practice. Through ongoing staff training and the introduction of new appraisal frameworks, we fostered a culture of continuous learning and improvement, enabling our team to respond to the evolving needs of women and children.

We remain aligned with the principles of the Women's Aid Federation of England, reinforcing our dedication to championing equity and driving systemic change. Throughout the year, we built on our achievements, strengthened partnerships, and adapted to the changing needs of women and children. Our priorities included enhancing service user involvement, expanding access to inclusive refuge provision, and ensuring our services were responsive to the diverse and complex needs within our community.

Together, with the commitment of our staff, partners, and supporters, we created a safe and empowering environment for all who sought our help.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Strategic Priorities and Achievements for 2024/25

By focusing on five strategic priorities, WAL drove meaningful change and delivered significant impact throughout the year. The following achievements are aligned with the charity's core objectives:

1. Medium Term Financial Strategy

Securing sustainable funding continued to be a central challenge, with the ongoing cost-of-living crisis, inflationary pressures, and increased demand for services all impacting financial stability. The charity responded by developing a robust revenue plan and diversifying income streams, which helped to mitigate risks associated with reductions in public sector funding.

The charity successfully navigated a challenging rent review process, maintaining financial resilience despite reductions and delays. Occupancy rates remained high for most of the year, with a temporary decline due to refurbishment works, and void management processes were refined to maximise rental income.

Core Funding and Grants

A focused bid writing strategy led to increased grant income, supporting both core and innovative projects.

Luton Borough Council (LBC)

WAL's primary contractual funding came from LBC, which supported its generic and complex needs refuge provision and the hiring of a dedicated Children and Families Officer. Additionally, a new grant was secured to deliver counselling interventions aimed at women from racially minoritised backgrounds, addressing cultural and linguistic barriers in accessing support in partnership with the Trauma Healing Collective.

Bedfordshire and Luton Community Foundation (BLCF) CIF Grant

The charity successfully obtained the second installment of a three-year funding cycle, to sustain its Helpline services. This funding remains critical for providing immediate assistance and guidance to individuals experiencing domestic abuse.

CAF Keystone Grant

A two-year grant supported the recruitment of a Business Administration Apprentice and increased fundraising support, enhancing the charity's capacity for operational efficiency and income generation.

Charles Plater Grant

A two-year grant was awarded to support the role of Education, Training, and Volunteer Coordinator, dedicated to developing skills-based programs for beneficiaries and enhancing the charity's volunteer scheme. This funding enabled the creation of structured training opportunities for beneficiaries, fostering personal growth and skills development.

Jane Cart Trust

Contributed grant funding towards refurbishment costs, ensuring safe and welcoming spaces for beneficiaries.

Enhancements to Children's Services

BBC Children in Need

In the final year of a three-year grant, continued funding supported the Senior Children Development Officer, enabling proactive outreach to schools and youth organisations to foster healthy relationships and prevent abuse among young people. This role also ensured the development of a robust **outcomes'** framework for children and young people, accessing our refuge provision, strengthening both service quality and long-term impact.

2. Accommodation Strategy

The charity continued to prioritise the quality and accessibility of its accommodation, ensuring safe and welcoming environments for beneficiaries.

Refurbishment works were completed across several refuges, including new play equipment, upgraded bathrooms, and improved accessibility for women with disabilities.

Pro bono support from interior designers and corporate partners enhanced living spaces and contributed to the charity's commitment to providing modern and comfortable accommodation.

3. Workforce Development

Investing in staff and volunteers remained a key priority, with a strong emphasis on recruitment, induction, and ongoing professional development.

Key staff and volunteer roles were recruited, including support officers, apprentices, and coordinators.

New appraisal and induction processes were implemented, alongside the ongoing provision of clinical supervision, leadership training, and specialist workshops.

Staff sickness and turnover were managed through robust HR processes and wellbeing support, ensuring continuity of service delivery.

The Senior Leadership Team benefited from reflective practice sessions and targeted development programmes, strengthening its leadership approach.

4. Service Improvement

The charity continued to enhance its operational effectiveness and governance, responding to increased demand and evolving needs. Service user involvement was strengthened through regular forums, surveys, and consultation events, ensuring that feedback directly informed service delivery.

A wide range of group work programmes were delivered, including life skills, therapy, culturally sensitive counselling, creative workshops, and health-focused events.

IT systems and safeguarding processes were upgraded, with Cyber Essentials Plus accreditation achieved and GDPR compliance prioritised. External audits and action plans supported continuous improvement in safeguarding and operational governance.

The charity significantly strengthened its communications and fundraising functions this year by launching refreshed branding, new marketing materials, and initiating the development of a new website. These efforts led to a noticeable increase in social media presence. Fundraising targets were surpassed in key campaigns—including the 'Big Give' and 'Home is Where the Heart Is' appeals—driven in part by enhanced corporate engagement and growing support for the charity's mission.

5. Service Expansion

Holistic service offerings were further developed in collaboration with partner agencies, with a focus on health, wellbeing, and empowerment. New initiatives included the installation of a clinical room, creative writing and pottery workshops, accredited security training, and heritage crafts projects.

Services for children and young people were expanded, with dedicated staff and targeted programmes addressing healthy relationships. Pro bono services, including legal advice, counselling, and health interventions, promoted beneficiaries' independence and wellbeing. Community outreach and awareness-raising activities were delivered through strategic partnerships, events, and campaigns, enhancing the charity's profile and impact.

Voluntary Support and Donations

WAL is deeply grateful for the generosity of individuals and organisations who supported the charity throughout the year. Volunteers dedicated their time and skills, and donations of essential items such as clothing, toiletries, and food made a significant difference to those in need.

By concentrating on its strategic priorities, WAL delivered meaningful change and strengthened its ability to support women and children affected by domestic abuse. The charity remains committed to continuous improvement, partnership working, and empowering its beneficiaries as it moves forward into the next year.

Achievements and performance

Helpline Provision

During 2024/25, our helpline provided a vital lifeline to individuals and families experiencing domestic abuse and related challenges, supporting 866 survivors of domestic abuse and related issues.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Our reach extended to service users from a wide range of backgrounds:

- Nearly half (43%) of all cases involved children, highlighting the intergenerational impact of abuse and the importance of family-focused support.
- The majority of clients were women, with 90% identifying as female, and our service was accessed by people from more than 25 different language backgrounds, including English, Urdu, Bengali, and Arabic.
- We served clients across all age groups, with the largest proportion aged 26–40, and nearly half (46%) of clients disclosed a disability, most commonly related to mental health.

The helpline responded to urgent and complex needs:

- The average length of abuse experienced by clients was nearly six years, underlining the enduring nature of the harm faced by many.
- Emotional abuse (87%), controlling behaviour (83%), and financial abuse (67%) were the most commonly reported forms of harm, with over half (55%) of clients reporting depression or suicidal thoughts.

Our holistic approach addressed a wide spectrum of needs:

- 86% of clients required support with housing, and two-thirds (67%) needed emergency accommodation or refuge.
- Over 80% needed help to improve their safety, including support to prepare to leave abusive situations.
- Two-thirds (68%) had mental health needs, and 63% accessed counselling through our service.
- We also provided support with finances (62%), physical health (42%), and children's needs (16%).

The data evidences the critical role our helpline plays:

For many, we were the first point of contact for help, and our team worked tirelessly to ensure that every client received tailored, compassionate, and effective support.

Our service reached some of the most marginalised and vulnerable members of the community, including those with no income (25%), those reliant on Universal Credit (43%), and those facing immigration challenges (30%).

Through our helpline, we have made a tangible difference in the lives of survivors, helping them to access safety, rebuild their wellbeing, and take steps towards a future free from abuse. These statistics reinforce the ongoing need for specialist, accessible, and responsive support services.

Refuge Provision

The charity continued its vital partnership with LBC, operating five refuges that can accommodate up to 24 women and their children at any given time. The refuge leased from LBC had to be closed temporarily for refurbishment in March 2025, reducing the operating units to 20. WAL maintained a dedicated refuge for women from the South Asian community and those with additional vulnerabilities (e.g. severe and enduring mental health problems, substance use). 48 clients exited the service this year, with an average stay of just over 6 months.

Who We Supported during 2024/25

- WAL provided refuge for 59 women and 13 children, including 5 pregnant service users
- The majority of women were aged 21–40, with the largest groups in the 21–25 (24%), 26–30 (17%), 31–35 (22%), and 36–40 (19%) age brackets.
- Residents came from a wide range of backgrounds: 32% Pakistani, 24% British, 8% African, and others including Bangladeshi, Arab, Indian, and Roma. Over half (56%) identified as Muslim, with 19% Christian and 20% reporting no religion.
- 36% spoke English as their primary language, 31% Urdu, and others included Arabic, Bengali, Persian, and Romanian.
- 27% disclosed a mental health disability, 8% a physical disability, and 8% had long-term disabilities. 46% reported mental health needs, and 20% had physical health needs.
- 37% required an interpreter, reflecting the importance of accessible, culturally sensitive support.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Nature of Abuse and Vulnerabilities

- 90% experienced emotional and controlling abuse, 61% physical and financial abuse, and 39% sexual abuse, with some also experiencing forced marriage, rape, or stalking.
- The average length of abuse for current cases was 55 months (over 4.5 years).
- 32% of clients faced more than one vulnerability, and 70% had financial needs, with 39% relying on Universal Credit and 20% reporting no income.
- 57% reported depression or suicidal thoughts, 43% had experienced attempted strangulation or suffocation, and 20% had self-harmed.

Children:

- 19% had children-related needs, with support provided for parenting, specialist children's services, and issues around child contact.

Legal and Financial Support:

- 39% needed help with criminal or civil justice issues, 70% with finances, and 35% with immigration status.

Social Networks:

- 32% needed help rebuilding social networks, and 16% had accessibility requirements.

Outcomes

Safety and Wellbeing

60% of clients experienced a significant improvement in both their perceived safety and the risk posed to them, with a further 16–20% reporting some improvement.

Housing and Relocation

- 74% of clients moved to a new address, with 40% remaining in the same local authority and 34% moving to a different one.
- 37% achieved a positive accommodation outcome, including resettlement, social housing, or crisis accommodation.

Service User Findings

WAL's service user survey conducted in February 2025 revealed that its refuge provision is highly valued by its beneficiaries.

- 95% of respondents said they would recommend the charity's refuges to others in need, demonstrating strong trust and satisfaction.
- 92% rated the staff as "extremely friendly" or "very supportive," reflecting the dedication and compassion of the team.
- 71% of service users felt "completely safe" during their stay and the remaining 29% reported feeling "much safer".

During 2024/25 WAL provided a safe, empowering environment for women and families facing multiple disadvantages and complex trauma. The data evidences significant improvements in wellbeing, safety, and self-efficacy for most residents, alongside vital practical support with housing, finances, legal issues, and rebuilding lives. The diversity of residents and the breadth of needs addressed highlight the importance of accessible, holistic, and culturally competent refuge provision.

It is important to acknowledge and thanks to all the dedicated staff, trustees and volunteers whose unwavering support has enabled the charity to deliver high-quality refuge, outreach, and domestic abuse services to women and children. The charity is immensely proud of its achievements and remains committed to continuously monitoring and evaluating its services. By actively seeking feedback from its beneficiaries, staff, trustees, and volunteers, the charity aims to enhance its service delivery and ensure it meets the evolving needs of those it serves.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Investment Policy

The Trustees have considered the most appropriate policy for investing funds and have agreed that specialised interest-bearing bank accounts meet their requirements with a view to achieving the best available rate of interest to maximize investment income. The Trustees consider the return on investments to be appropriate in the current economic climate.

Financial review

The Trustees have prepared the accounts in accordance with the Statement of Recommended Practice (SORP) for Charities, which supplements the traditional income and expenditure account with a Statement of Financial Activities (SOFA), which records resources received and spent.

A detailed review of the financial position is shown in the Statement of Financial Activities. The following is a summary of the key points relating to our financial performance for 2024/25:-

Income increased by 8.34% to £1,082,476 (2024: £999,173). Growth came from a 10.35% increase in donations and legacies income to £578,252 (2024: £524,008) with increase of 5.97% in charitable activities income to £500,706 (2024: £472,503).

As a consequence of this increase in income, allied to a 4.1% increase in total expenditure to £1,004,139 (2024: £964,625), the net movement in funds increased from a surplus of £34,548 to surplus of £78,337. The total fund balance at the 31st March 2025 was £1,281,545 (2024: £1,203,208) comprising of:

| | £ |
|---------------------------------|---------------|
| Unrestricted funds (general) | 1,129,645 |
| Unrestricted funds (designated) | 115,000 |
| Restricted Funds | <u>36,900</u> |
| Representing Net Assets | 1,281,545 |

The closing bank balance at 31st March 2025 was £431,161 (2024: £411,149).

A detailed review of the financial position is shown in the Statement of Financial Activities.

Reserves Policy

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the free reserves) held by the Charity should be approximately three months of the resources expended, which equates to approximately £202,000. At this level, the trustees feel that they would be able to continue the current activities of the Charity in the event of a significant drop in funding. It would provide a time frame in which it would be necessary to consider how the funding would be replaced or activities changed.

The Trustees have allocated funds to several designated funds for specific purposes; in particular to a fund to provide for redundancy payments in the event of closure and a fund should it be necessary to improve or relocate premises. The charities free reserves, defined as unrestricted funds less designated funds and tangible fixed assets, amount to £208,000 (2024: £148,000) which is above considered sufficiently close to the preferred level. The trustees continue to endeavor to increase the reserves during the next financial year.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Plans for future periods

Women's Aid in Luton is committed to advancing its 'Building Better Futures Together' strategy, guided by its Theory of Change and five strategic priorities. Our vision is for all women exposed to gender-based violence and exploitation, and their children, to be safe and have access to appropriate intervention, support, and advice in order to live free from fear and harm.

Our future direction is shaped by three core priorities:

Prevent: Increase awareness and early intervention to stop domestic abuse before it starts.

Protect: Ensure women and children are safe and out of immediate danger.

Prosper: Empower survivors to thrive and live free from abuse and fear.

Strategic Priorities and Key Actions for 2025/26

1. Medium-Term Financial Strategy

- Revenue Planning: Develop and implement a multi-year revenue plan to strengthen financial sustainability and support strategic growth.
- Finance Systems: Enhance financial management by optimising/exploring new systems and streamlining end-of-month processes, ensuring accuracy, efficiency, and alignment with organisational needs.
- Unrestricted Income: Proactively increase unrestricted revenue grants through targeted fundraising initiatives and diversification of income streams, enabling greater flexibility in service delivery.

2. Accommodation Strategy

- Refurbishment Projects: Secure capital grants to upgrade WAL's refuge environments, prioritising both comfort and safety for residents. Implement energy efficiency measures across our refuges to reduce carbon emissions, supporting WAL's commitment to achieving net zero by 2040.

3. Workforce Development

- Skills & Competencies Framework: Leverage pro bono expertise to design and deliver an accredited Senior Leadership Team (SLT) training programme, supporting continuous professional development and sector-leading practice.
- Organisational Restructure: Engage specialist consultancy to review and realign staffing structures with the charity's growth and evolving operational needs. The new structure is scheduled for implementation in 2026/27, ensuring the organisation is equipped to meet future challenges and opportunities.

4. Service Improvement

- Fundraising & Communication: Continue to strengthen engagement by expanding our Fundraising and Communications Strategy and develop our new website, including enhancing online referral capabilities and chatbot functionality.
- Accreditation: Maintain and build on our Women's Aid Federation and Helpline accreditations, ensuring compliance with evolving best practice standards.
- Volunteer Program: Grow our volunteer base through the implementation of a comprehensive strategy and framework, focusing on improved recruitment, training, and ongoing support.
- Outcome Monitoring: Enhance our outcome monitoring and data analysis systems to provide deeper insights and more robust evidence of the impact of our services.

5. Service Development

- Collaboration: Strengthen partnership working across Luton to deliver more integrated and impactful services.
- Luton 2040 Pledge: Align our initiatives and service delivery with the requirements of the Luton 2040 vision, contributing to a healthier, fairer, and more sustainable community.
- Service Improvements: Undertake regular external audits and comprehensive process reviews to ensure quality, compliance, and continuous improvement.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

The Charity was formally established on 18 February 2015 and operates under its constitution, originally adopted in December 2012. On 31 December 2022, the Charity and Luton Women's Aid (Charity Number: 268265) executed a Deed of Transfer.

During the financial year 2024/25, the transfer of all assets and liabilities was finally completed. Consequently, Luton Women's Aid was removed from the Central Register of Charities on 23 April 2025, and the merger with Women's Aid Luton was officially registered on 22 May 2025.

The trustees who served during the year were:

| | |
|-----------------------|-------------------------------|
| Ms Siobhan Morton | |
| Ms Tahera Aanchawan | |
| Ms Perpertia Chagonda | (resigned 27 November 2024) |
| Mrs Anoshe Waheed | (resigned 6 November 2025) |
| Ms Dionne Nelson | (resigned 8 November 2024) |
| Mrs Anne Whalley | (resigned 14 May 2024) |
| Ms Laura Jopsen | (resigned 24 March 2025) |
| Mrs Harshinder Hundal | (appointed 31 July 2024) |
| Mrs Jessica Atkins | (appointed 25 September 2024) |
| Ms Helen Nisbet | (appointed 27 November 2024) |
| Ms Samantha Walsh | (appointed 27 November 2024) |

One trustee resigned after the year end.

| | |
|------------------|-------------------------|
| Ms Lora Mateescu | (resigned 21 July 2025) |
|------------------|-------------------------|

Appointment of Trustees

Applications for the post of trustee are considered at the AGM. Trustees co-opted during the year have their appointment ratified at the AGM.

The Trustees continue to review their composition and effectiveness. There is a continuing need for Trustees who reflect different cultures and experiences. The Trustees are actively seeking candidates who will meet these requirements and were successful in recruiting two new Trustees this year.

The trustees who served during the year and up to the date of signature of the financial statements are shown on the Legal and Administrative Information page.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Risk Management

The Trustees are responsible for the management of business risks faced by the Charity.

The systems of internal control are designed to provide reasonable, but not absolute assurance against material misstatement of loss. They include:

- A business plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non- financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

The Trustees have in place a formal risk management process to assess business risks and implement risk management strategies. This involved identifying the types of risks the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. Business risks are identified, assessed and controls established throughout the year. A formal review of the Charity's business risk management process is undertaken on a periodic basis.

Attention has been focused on non-financial risks and in particular, operational issues relating to the use of the Charity's refuges.

As the majority of the Charity's funds are derived from public bodies, and as such are subject to changes in local and national government policy, this presents the most significant financial risk factor. The Trustees have accordingly allocated contingency funds by setting up a reserves policy and the policy is reviewed on a regular basis by the Trustees.

Organisation

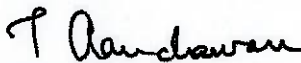
The Board of Trustees administer the Charity and meet regularly during the year. The Trustees are unpaid volunteers.

A Chief Executive Officer is appointed by the Board to manage the day-to-day operation of the Charity.

Trustee induction and training

New Trustees undergo orientation to brief them on their legal obligations under Charity Law, the content of the constitution, decision making process, and the recent financial performance of the Charity. During their visit they will be introduced to members of staff on duty and given details of the staffing structure and operational delivery. They will then be invited to the next Board meeting where introductions are dealt with at the beginning of the meeting.

The trustees' report was approved by the Board of Trustees.



Ms T Aanchawan
Chair of trustees

21 January 2026



Ms H Nisbet
Treasurer

21 January 2026

WOMEN'S AID IN LUTON

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

WOMEN'S AID IN LUTON

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF WOMEN'S AID IN LUTON

Opinion

We have audited the financial statements of Women's Aid In Luton (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

WOMEN'S AID IN LUTON

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF WOMEN'S AID IN LUTON

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Other matters

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Mark Hjertzen BA FCA (Senior Statutory Auditor)

For and on behalf of HW Associates Limited, Statutory Auditor

Chartered Accountants

Portmill House

Portmill Lane

Hitchin

Herts

SG5 1DJ

22 January 2026

HW Associates Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

WOMEN'S AID IN LUTON

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

| | Notes | Unrestricted funds general | Unrestricted funds Designated | Restricted funds | Total | Unrestricted funds general | Unrestricted funds Designated | Restricted funds | Total |
|---------------------------------------|-------|----------------------------|-------------------------------|------------------|------------------|----------------------------|-------------------------------|------------------|------------------|
| | | 2025 | 2025 | 2025 | 2025 | 2024 | 2024 | 2024 | 2024 |
| | | £ | £ | £ | £ | £ | £ | £ | £ |
| Income and endowments from: | | | | | | | | | |
| Donations and legacies | 3 | 64,886 | - | 513,366 | 578,252 | 33,381 | - | 490,627 | 524,008 |
| Charitable activities | 4 | 500,706 | - | - | 500,706 | 472,503 | - | - | 472,503 |
| Other income | 5 | 3,518 | - | - | 3,518 | 2,662 | - | - | 2,662 |
| Total income | | <u>569,110</u> | <u>-</u> | <u>513,366</u> | <u>1,082,476</u> | <u>508,546</u> | <u>-</u> | <u>490,627</u> | <u>999,173</u> |
| Expenditure on: | | | | | | | | | |
| Charitable activities | 6 | 513,801 | - | 487,538 | 1,001,339 | 402,568 | - | 562,057 | 964,625 |
| Other expenditure | 11 | 2,800 | - | - | 2,800 | - | - | - | - |
| Total expenditure | | <u>516,601</u> | <u>-</u> | <u>487,538</u> | <u>1,004,139</u> | <u>402,568</u> | <u>-</u> | <u>562,057</u> | <u>964,625</u> |
| Net income | | <u>52,509</u> | <u>-</u> | <u>25,828</u> | <u>78,337</u> | <u>105,978</u> | <u>-</u> | <u>(71,430)</u> | <u>34,548</u> |
| Transfers between funds | | (3,996) | 3,000 | 996 | - | - | - | - | - |
| Net movement in funds | 8 | <u>48,513</u> | <u>3,000</u> | <u>26,824</u> | <u>78,337</u> | <u>105,978</u> | <u>-</u> | <u>(71,430)</u> | <u>34,548</u> |
| Reconciliation of funds: | | | | | | | | | |
| Fund balances at 1 April 2024 | | 1,081,132 | 112,000 | 10,076 | 1,203,208 | 975,154 | 112,000 | 81,506 | 1,168,660 |
| Fund balances at 31 March 2025 | | <u>1,129,645</u> | <u>115,000</u> | <u>36,900</u> | <u>1,281,545</u> | <u>1,081,132</u> | <u>112,000</u> | <u>10,076</u> | <u>1,203,208</u> |

WOMEN'S AID IN LUTON

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

WOMEN'S AID IN LUTON**BALANCE SHEET****AS AT 31 MARCH 2025**

| | | 2025 | | 2024 | |
|--|-------|------------------|------------------|------------------|------------------|
| | Notes | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 13 | | 921,639 | | 932,141 |
| Current assets | | | | | |
| Debtors | 14 | 109,796 | | 8,269 | |
| Cash at bank and in hand | | 431,161 | | 411,149 | |
| | | <u>540,957</u> | | <u>419,418</u> | |
| Creditors: amounts falling due within one year | 16 | <u>(133,357)</u> | | <u>(109,593)</u> | |
| Net current assets | | | <u>407,600</u> | | <u>309,825</u> |
| Total assets less current liabilities | | | <u>1,329,239</u> | | <u>1,241,966</u> |
| Creditors: amounts falling due after more than one year | 17 | | <u>(47,694)</u> | | <u>(38,758)</u> |
| Net assets | | | <u>1,281,545</u> | | <u>1,203,208</u> |
| The funds of the charity | | | | | |
| Restricted income funds | 20 | | 36,900 | | 10,076 |
| Unrestricted funds - general | 22 | | 1,129,645 | | 1,081,132 |
| Unrestricted funds - Designated funds | 21 | | 115,000 | | 112,000 |
| | | | <u>1,281,545</u> | | <u>1,203,208</u> |

The financial statements were approved by the trustees on 21 January 2026

T Aanchawan

Ms T Aanchawan
Chair of trustees

H. Nisbet

Ms H Nisbet
Treasurer

WOMEN'S AID IN LUTON

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

| | Notes | 2025 £ | £ | 2024 £ | £ |
|---|-------|-----------|---------|-----------|----------|
| Cash flows from operating activities | | | | | |
| Cash generated from operations | 25 | | 16,470 | | 114,722 |
| Net cash generated from investing activities | | | - | | - |
| Financing activities | | | | | |
| Repayment of bank loans | | 3,542 | | (10,200) | |
| Net cash generated from/(used in) financing activities | | | 3,542 | | (10,200) |
| Net increase in cash and cash equivalents | | | 20,012 | | 104,522 |
| Cash and cash equivalents at beginning of year | | | 411,149 | | 306,627 |
| Cash and cash equivalents at end of year | | | 431,161 | | 411,149 |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Women's Aid In Luton is a charitable incorporated organisation that provides support, information and temporary accommodation for women with or without children suffering domestic abuse.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

| | |
|-----------------------------|-------------------|
| Freehold land and buildings | 1% straight line |
| Fixtures and fittings | 10% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|---------------------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| Donations and gifts | 20,419 | - | 20,419 | 8,381 | - | 8,381 |
| Grants | 44,467 | 513,366 | 557,833 | 25,000 | 490,627 | 515,627 |
| | <u>64,886</u> | <u>513,366</u> | <u>578,252</u> | <u>33,381</u> | <u>490,627</u> | <u>524,008</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|----------------------------------|--|--|
| Housing benefit | | |
| Services provided under contract | 500,706 | 472,503 |

5 Other income

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|--------------|--|--|
| Other income | 3,518 | 2,662 |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

| | Charitable expenditure 2025 £ | Charitable expenditure 2024 £ |
|---|--|--|
| Direct costs | | |
| Staff costs | 487,366 | 456,062 |
| Depreciation and impairment | 10,503 | 10,503 |
| Rent and rates | 79,003 | 79,844 |
| Water | 4,847 | 4,242 |
| Light and heat | 15,207 | 15,491 |
| Repairs and maintenance | 81,402 | 61,210 |
| Insurance | 20,628 | 1,311 |
| Other refuge costs | 77,237 | 77,740 |
| Telephone | 7,750 | 12,662 |
| Mortgage interest | - | 5,005 |
| Other staff costs | 66,077 | 44,211 |
| Computers and equipment | 24,889 | 34,959 |
| Staff travel expenses | 5,091 | 3,145 |
| Client expenses | 7,219 | 20,631 |
| Other office costs | 21,032 | 20,548 |
| Outreach work | 840 | 10,140 |
| Local projects | 128 | 810 |
| | <hr/> | <hr/> |
| | 909,219 | 858,514 |
| Share of support and governance costs (see note 7) | | |
| Support | 87,120 | 97,951 |
| Governance | 5,000 | 8,160 |
| | <hr/> | <hr/> |
| | 1,001,339 | 964,625 |
| | <hr/> <hr/> | <hr/> <hr/> |
| Analysis by fund | | |
| Unrestricted funds - general | 513,801 | 402,568 |
| Restricted funds | 487,538 | 562,057 |
| | <hr/> | <hr/> |
| | 1,001,339 | 964,625 |
| | <hr/> <hr/> | <hr/> <hr/> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs allocated to activities

| | 2025 | 2024 |
|--------------------------|---------------|----------------|
| | £ | £ |
| Legal and professional | 18,053 | 39,902 |
| Accountancy | 3,919 | 3,797 |
| Premises | 41,593 | 40,369 |
| Insurance | 13,781 | 13,883 |
| Governance costs | 14,774 | 8,160 |
| | <u>92,120</u> | <u>106,111</u> |
| Analysed between: | | |
| Charitable expenditure | <u>92,120</u> | <u>106,111</u> |

8 Net movement in funds

| | 2025 | 2024 |
|--|---------------|---------------|
| | £ | £ |
| The net movement in funds is stated after charging/(crediting): | | |
| Fees payable for the audit of the charity's financial statements | 14,774 | - |
| Depreciation of owned tangible fixed assets | 10,503 | 10,503 |
| | <u>25,277</u> | <u>10,503</u> |

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year ended 31 March 2025, no trustee expenses have been incurred (2024: £NIL)

10 Employees

The average monthly number of employees during the year was:

| | 2025 | 2024 |
|-------------------------|----------------|----------------|
| | Number | Number |
| | <u>19</u> | <u>18</u> |
| Employment costs | | |
| | 2025 | 2024 |
| | £ | £ |
| Wages and salaries | 442,330 | 417,394 |
| Social security costs | 36,624 | 30,637 |
| Other pension costs | 8,412 | 8,031 |
| | <u>487,366</u> | <u>456,062</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

10 Employees

(Continued)

The number of employees whose annual remuneration was more than £60,000 is as follows:

| 2025 Number | 2024 Number |
|----------------|----------------|
| 1 | 1 |
| <u>1</u> | <u>1</u> |

11 Other expenditure

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|-----------------|------------------------------------|------------------------------------|
| Financing costs | 2,800 | - |
| | <u>2,800</u> | <u>-</u> |

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

| | Freehold land and buildings £ | Fixtures and fittings £ | Total £ |
|------------------------------------|-------------------------------------|-------------------------------|----------------|
| Cost or valuation | | | |
| At 1 April 2024 | 932,000 | 11,827 | 943,827 |
| At 31 March 2025 | <u>932,000</u> | <u>11,827</u> | <u>943,827</u> |
| Depreciation and impairment | | | |
| At 1 April 2024 | 9,320 | 2,365 | 11,685 |
| Depreciation charged in the year | 9,320 | 1,183 | 10,503 |
| At 31 March 2025 | <u>18,640</u> | <u>3,548</u> | <u>22,188</u> |
| Carrying amount | | | |
| At 31 March 2025 | <u>913,360</u> | <u>8,279</u> | <u>921,639</u> |
| At 31 March 2024 | <u>922,680</u> | <u>9,461</u> | <u>932,141</u> |

Land and buildings with a carrying amount of £435,460 were revalued at 31 March 2023 by Kirby Diamond, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 March 2025, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £383,624 (2024 - £387,978).

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

| 14 Debtors | | 2025 | 2024 |
|--|-------|-----------------------|-----------------------|
| | | £ | £ |
| Amounts falling due within one year: | | | |
| Trade debtors | | 59,625 | - |
| Other debtors | | 20,322 | - |
| Prepayments and accrued income | | 29,849 | 8,269 |
| | | <u>109,796</u> | <u>8,269</u> |
| | | <u><u>109,796</u></u> | <u><u>8,269</u></u> |
| | | | |
| 15 Loans and overdrafts | | 2025 | 2024 |
| | | £ | £ |
| Bank loans | | 53,550 | 50,008 |
| | | <u>53,550</u> | <u>50,008</u> |
| | | <u><u>53,550</u></u> | <u><u>50,008</u></u> |
| Payable within one year | | 5,856 | 11,250 |
| Payable after one year | | 47,694 | 38,758 |
| | | <u>53,550</u> | <u>11,250</u> |
| | | <u><u>47,694</u></u> | <u><u>38,758</u></u> |
| | | | |
| 16 Creditors: amounts falling due within one year | | 2025 | 2024 |
| | Notes | £ | £ |
| Bank loans | 15 | 5,856 | 11,250 |
| Other taxation and social security | | 8,393 | 8,578 |
| Deferred income | 18 | - | 35,566 |
| Trade creditors | | 86,862 | 35,392 |
| Other creditors | | 7,831 | 2,881 |
| Accruals | | 24,415 | 15,926 |
| | | <u>133,357</u> | <u>109,593</u> |
| | | <u><u>133,357</u></u> | <u><u>109,593</u></u> |
| | | | |
| 17 Creditors: amounts falling due after more than one year | | 2025 | 2024 |
| | Notes | £ | £ |
| Bank loans | 15 | 47,694 | 38,758 |
| | | <u>47,694</u> | <u>38,758</u> |
| | | <u><u>47,694</u></u> | <u><u>38,758</u></u> |
| | | | |
| 18 Deferred income | | 2025 | 2024 |
| | | £ | £ |
| Other deferred income | | - | 35,566 |
| | | <u>-</u> | <u>35,566</u> |
| | | <u><u>-</u></u> | <u><u>35,566</u></u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

| 18 Deferred income | (Continued) | |
|---|--------------------|-------------------|
| | 2025 | 2024 |
| | £ | £ |
| Deferred income is included within: | | |
| Current liabilities | - | 35,566 |
| | <u> </u> | <u> </u> |
| Movements in the year: | | |
| Deferred income at 1 April 2024 | 35,566 | - |
| Released from previous periods | (35,566) | - |
| Resources deferred in the year | - | 35,566 |
| | <u> </u> | <u> </u> |
| Deferred income at 31 March 2025 | - | 35,566 |
| | <u> </u> | <u> </u> |
| 19 Retirement benefit schemes | | |
| | 2025 | 2024 |
| | £ | £ |
| Defined contribution schemes | | |
| Charge to profit or loss in respect of defined contribution schemes | 8,412 | 8,031 |
| | <u> </u> | <u> </u> |

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

| | At 1 April 2024 | Incoming resources | Resources expended | Transfers | At 31 March 2025 |
|---------------------------------|-----------------|--------------------|--------------------|------------|------------------|
| | £ | £ | £ | £ | £ |
| LLALL Community Investment Fund | 185 | 73,966 | (67,894) | - | 6,257 |
| LBC Grant | - | 303,746 | (293,995) | 667 | 10,418 |
| Charles Plater | - | 40,443 | (6,080) | - | 34,363 |
| SLA | - | 3,000 | (3,000) | - | - |
| LBC Trauma Healing | - | 4,000 | - | - | 4,000 |
| LBC DHSC | 2,179 | - | (2,442) | 263 | - |
| Thrive | - | 17,500 | (17,500) | - | - |
| BLCF Laptops | (40) | - | - | 40 | - |
| BBC Children in Need | (32,427) | 65,711 | (33,199) | - | 85 |
| LBC Household Support Fund | 14,228 | - | (11,007) | - | 3,221 |
| Jane Cart Trust | - | 5,000 | (5,000) | - | - |
| Garfield Weston | - | - | (20,048) | - | (20,048) |
| RANK Foundation | 5,728 | - | (5,272) | - | 456 |
| Big Give | - | - | (6,581) | - | (6,581) |
| VERU 2K | (26) | - | - | 26 | - |
| Awards For All | 19,999 | - | (15,520) | - | 4,479 |
| Three Oak Trust (5 users) | 250 | - | - | - | 250 |
| | <u>10,076</u> | <u>513,366</u> | <u>(487,538)</u> | <u>996</u> | <u>36,900</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

(Continued)

| Previous year: | At 1 April 2023 | Incoming resources | Resources expended | Transfers | At 31 March 2024 |
|---|-----------------|--------------------|--------------------|-----------|------------------|
| | £ | £ | £ | £ | £ |
| LLALL Community Investment Fund | 5,751 | 61,850 | (67,416) | - | 185 |
| BLCF | (9,949) | 9,953 | (4) | - | - |
| MHCLG Complex Needs | 42,150 | 120,997 | (163,147) | - | - |
| Luton Citizens Fund | - | 4,000 | (4,000) | - | - |
| Winter Pressures Programme Funding | 61 | - | (61) | - | - |
| LBC DHSC | 6,239 | - | (4,060) | - | 2,179 |
| LBC Public Health & HRS Shortfall Grant | 149 | 147,750 | (147,899) | - | - |
| BLCF Laptops | 775 | - | (815) | - | (40) |
| National Lottery | - | 71,078 | (71,078) | - | - |
| Household Support Fund | 24,000 | - | (9,772) | - | 14,228 |
| Emergency Fund | - | 3,750 | (3,750) | - | - |
| Mrs Jane Cart's Trust | - | 5,000 | (5,000) | - | - |
| RANK Foundation | - | 11,000 | (5,272) | - | 5,728 |
| LBC Children Worker | 11,204 | 35,000 | (46,204) | - | - |
| VERU 2K | - | - | (26) | - | (26) |
| Awards For All | - | 19,999 | - | - | 19,999 |
| Paradigm Housing | 1,170 | - | (1,170) | - | - |
| Three Oak Trust | 36 | - | (36) | - | - |
| Three Oak Trust (5 users) | 25 | 250 | (25) | - | 250 |
| BBC Children in Need | (105) | - | (32,322) | - | (32,427) |
| | <u>81,506</u> | <u>490,627</u> | <u>(562,057)</u> | <u>-</u> | <u>10,076</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

(Continued)

LLALL Community Investment Fund

To employ two part-time staff members to provide specialised referral and assessment services through the Helpline and email.

LBC Grant

To support a general refuge specialising in services for single women with complex needs. The grant enables the hiring of a Children and Family Officer for targeted youth interventions—both on-site and in the community—and covers broader refugee support expenditures.

Charles Plater

A two-year grant has been received to fund the part-time Education and Training Coordinator position, as well as staff expenses such as training and travel costs.

SLA

To deliver weekly 1:1 specialist support sessions for survivors.

LBC Trauma Healing

To continue delivering weekly 1:1 specialist support sessions for survivors.

LBC - DHSC

To allow charity to upskill existing staff members or new ones. This enables the charity to employ a social media apprentice and upskill existing members of the team.

Thrive

Funding to spend on refurbishment works in the refuges and electrical work in the head office.

BLCF laptops

To provide laptops for clients to support their educational pursuits, such as ESOL classes and other courses.

BBC Children in Need - Grant for Children and young people living in refuges

To provide funding for a three-year project to employ a senior children's and families development officer who will develop and implement programs designed to support children and young people impacted by domestic abuse.

LBC Household Support Fund

To provide funding for essential items to support women items as a part of 'home starter pack' for women living the refuge.

Jane Cart Trust

To fund refurbishment costs of House E and new House A.

Garfield Weston

Funding has been secured to support and cover improvements within the houses.

RANK Foundation

To help with the cost-of-living crisis such by covering core costs and rising expenses like fuel and other consumables.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

(Continued)

Big Give

To support the refurbishment of bathrooms at the refuge.

Violence and Exploitation Reduction Unit Grant (VERU)

To reduce the stigma associated with domestic abuse and implement a program designed to increase the self-confidence of survivors.

Awards for All

To contribute to the overall well-being and prosperity of the community.

Three Oak Trust (5 users)

To purchase appropriate sport clothing and footwear for South Asian clients and enable them to attend sport activities.

21 Unrestricted funds - Designated funds

These are unrestricted funds which are material to the charity's activities.

| | At 1 April 2024 | Transfers | At 31 March 2025 |
|--|-----------------|--------------|------------------|
| | £ | £ | £ |
| Repairs and dilapidation reserve | 67,000 | 5,000 | 72,000 |
| Equipment reserve | 8,000 | 4,000 | 12,000 |
| Contractual commitment and key staff reserve | 22,000 | (7,000) | 15,000 |
| Legal funds reserve | 15,000 | 1,000 | 16,000 |
| | <u>112,000</u> | <u>3,000</u> | <u>115,000</u> |

Previous year:

| | At 1 April 2023 | Transfers | At 31 March 2024 |
|----------------------------------|-----------------|-----------|------------------|
| | £ | £ | £ |
| Repairs and dilapidation reserve | 67,000 | - | 67,000 |
| Equipment reserve | 8,000 | - | 8,000 |
| Contractual commitment reserve | 12,000 | - | 12,000 |
| Key staff | 10,000 | - | 10,000 |
| Legal funds reserve | 15,000 | - | 15,000 |
| | <u>112,000</u> | <u>-</u> | <u>112,000</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

| | At 1 April 2024 | Incoming resources | Resources expended | Transfers | At 31 March 2025 |
|--|------------------------|---------------------------|---------------------------|------------------|-------------------------|
| | £ | £ | £ | £ | £ |
| Repairs and dilapidations | 67,000 | - | - | 5,000 | 72,000 |
| Equipment reserve | 8,000 | - | - | 4,000 | 12,000 |
| Contractual commitment and key staff reserve | 22,000 | - | - | (7,000) | 15,000 |
| Legal funds reserve | 15,000 | - | - | 1,000 | 16,000 |
| General funds | 429,465 | 569,110 | (516,601) | (6,996) | 474,978 |
| | <u>541,465</u> | <u>569,110</u> | <u>(516,601)</u> | <u>(3,996)</u> | <u>589,978</u> |
| Revaluation reserve | 539,667 | - | - | - | 539,667 |
| | <u><u>539,667</u></u> | <u><u>-</u></u> | <u><u>-</u></u> | <u><u>-</u></u> | <u><u>539,667</u></u> |
| Previous year: | At 1 April 2023 | Incoming resources | Resources expended | Transfers | At 31 March 2024 |
| | £ | £ | £ | £ | £ |
| Repairs and dilapidations | 67,000 | - | - | - | 67,000 |
| Equipment reserve | 8,000 | - | - | - | 8,000 |
| Contractual commitment reserve | 12,000 | - | - | - | 12,000 |
| Key staff | 10,000 | - | - | - | 10,000 |
| Legal funds reserve | 15,000 | - | - | - | 15,000 |
| General funds | 323,487 | 508,546 | (402,568) | - | 429,465 |
| | <u>435,487</u> | <u>508,546</u> | <u>(402,568)</u> | <u>-</u> | <u>541,465</u> |
| Revaluation reserve | 539,667 | - | - | - | 539,667 |
| | <u><u>539,667</u></u> | <u><u>-</u></u> | <u><u>-</u></u> | <u><u>-</u></u> | <u><u>539,667</u></u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Unrestricted funds

(Continued)

Repairs and Dilapidations Reserve

A reserve to provide maintenance and updating of the properties occupied by the Charity.

Equipment Reserve

A reserve to ensure that there is sufficient money to replace equipment and household furnishings when it becomes obsolete or beyond economic repair.

Contractual Commitment and Key Staff Reserve

A reserve to ensure that the Charity is able to cover contracted payments to staff as redundancy provision and other commitments that may arise.

A reserve to cover the costs of filling key leadership roles in the Charity.

Legal Funds Reserve

A reserve to cover the costs associated with lease renewals and governance matters.

23 Analysis of net assets between funds

| | Unrestricted funds general | Unrestricted funds Designated funds | Restricted funds | Endowment funds | Total |
|------------------------------|----------------------------------|--|---------------------|--------------------|------------------|
| | 2025 | 2025 | 2025 | 2025 | 2025 |
| | £ | £ | £ | £ | £ |
| At 31 March 2025: | | | | | |
| Tangible assets | 921,639 | - | - | - | 921,639 |
| Current assets/(liabilities) | 255,700 | 115,000 | 36,900 | - | 407,600 |
| Long term liabilities | (47,694) | - | - | - | (47,694) |
| | <u>1,129,645</u> | <u>115,000</u> | <u>36,900</u> | <u>-</u> | <u>1,281,545</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

23 Analysis of net assets between funds

(Continued)

| | Unrestricted funds general | Unrestricted funds Designated funds | Restricted funds | Endowment funds | Total |
|------------------------------|----------------------------------|--|---------------------|--------------------|------------------|
| | 2024 | 2024 | 2024 | 2024 | 2024 |
| | £ | £ | £ | £ | £ |
| At 31 March 2024: | | | | | |
| Tangible assets | 932,141 | - | - | - | 932,141 |
| Current assets/(liabilities) | 187,749 | 112,000 | 10,076 | - | 309,825 |
| Long term liabilities | (38,758) | - | - | - | (38,758) |
| | <u>1,081,132</u> | <u>112,000</u> | <u>10,076</u> | <u>-</u> | <u>1,203,208</u> |

24 Related party

Women's Aid in Luton (WAIL), a charitable incorporated organisation, is related to Luton Women's Aid (LWA) by virtue of having the same Board of Trustees.

25 Cash generated from operations

2025
£

2024
£

| | | |
|--|---------------|----------------|
| Surplus for the year | 78,336 | 34,548 |
| Adjustments for: | | |
| Depreciation and impairment of tangible fixed assets | 10,503 | 10,503 |
| Movements in working capital: | | |
| (Increase)/decrease in debtors | (101,527) | 10,457 |
| Increase in creditors | 64,724 | 23,648 |
| (Decrease)/increase in deferred income | (35,566) | 35,566 |
| Cash generated from operations | <u>16,470</u> | <u>114,722</u> |

26 Analysis of changes in net funds

At 1 April 2024
£

Cash flows
£

At 31 March 2025
£

| | | | |
|--|----------------|---------------|----------------|
| Cash at bank and in hand | 411,149 | 20,012 | 431,161 |
| Loans falling due within one year | (11,250) | 5,394 | (5,856) |
| Loans falling due after more than one year | (38,758) | (8,936) | (47,694) |
| | <u>361,141</u> | <u>16,470</u> | <u>377,611</u> |

WOMEN'S AID IN LUTON

England & Wales - Charity number 1160555

Accounts

Charity registration number 1160555

WOMEN'S AID IN LUTON
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

WOMEN'S AID IN LUTON

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

| | |
|---------------------|-------------------------------|
| Ms S Morton | |
| Ms T Aanchawan | |
| Ms A Waheed | |
| Ms D Nelson | |
| Mrs A Whalley | (Appointed 31 May 2023) |
| Mrs L Jopson | (Appointed 26 July 2023) |
| Mrs H K Hundal | (Appointed 31 July 2024) |
| Ms L Mateescu | (Appointed 27 November 2024) |
| Ms H Nisbet | (Appointed 27 November 2024) |
| Ms S Walsh | (Appointed 27 November 2024) |
| Mrs J Gondwe-Atkins | (Appointed 25 September 2024) |

Charity number 1160555

Independent examiner

HW Associates Limited
Portmill House
Portmill Lane
Hitchin
Herts
SG5 1DJ

Bankers

Barclays Bank PLC
Leicester
LE87 2BB

Unity Trust Bank plc
PO Box 7913
Planetary Road
Willenhall
WV1 9DG

Solicitors

Pictons Solicitors LLP
Studio K/2
274 Witan Gate West
Witan Studios
Milton Keynes
Buckinghamshire
MK9 1EJ

Russell-Cooke LLP
2 Putney Hill
London
SW15 6AB

WOMEN'S AID IN LUTON

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| Notes to the financial statements | 16 - 32 |

WOMEN'S AID IN LUTON

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The object for which the organisation is established is to relieve the distress and suffering experienced by women and their children who have experienced domestic abuse, as defined in the Domestic Abuse Act 2021 by;

(a) providing refuge accommodation and outreach support where women and their children who have experienced domestic abuse can enjoy temporary rest and protection from abuse, with a view to their starting independent living, and obtaining a permanent legal separation or divorce if they are married or have a civil partnership and

(b) providing support and assistance in obtaining legal advice, medical care, emotional support and relevant information as part of a supportive process for women and their children who have suffered serious injury or impairment, physical, emotional, economic or sexual abuse

The Charity achieves its objectives by running a number of refuges to house women and their families and provide a drop-in service with facilities available to all attendees. The Charity is supported by the local Council who provide an annual grant together with an income based on the number of residents.

Public benefit

The Trustees have considered the public benefit guidance published by the Charity Commission and are satisfied that the Charity's facilities are made available to all appropriate members of the public. Where the tenants are unable to meet their rental payments directly, rent is secured via housing benefit to ensure that accommodation can be provided without reference to their financial position. There is a national helpline available 24 hours a day and in emergency situations local members of staff can be called upon at any time. The Trustees and staff of the Charity are continuing to raise awareness of the Charity's services to extend its usage.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Introduction

In the 2023/24 period, the charity successfully implemented its three-year strategy, "**Building Better Futures Together.**" Its mission is to become a leading organisation that delivers the most impactful and highest quality accommodation-based support and interventions for women affected by gender-based abuse and exploitation, along with their children.

The charity strives to mitigate the devastating effects of gender-based abuse and exploitation on all women and children through safeguarding, empowerment, and education. Its principles align closely with those of the Women's Aid Federation of England, reinforcing its commitment to this vital cause.

The charity's new values:

- **Diversity and inclusion**

We celebrate diversity and recognize that achieving our vision requires actively dismantling systemic racism and discrimination. We are dedicated to championing equity for all, fostering an organisational culture that challenges oppression in all its forms. We promote inclusion and strive to ensure that everyone has the right to access support that acknowledges, respects, and values their unique lived experiences.

- **Collaboration**

We believe in the power of collaboration with women survivors, partner organisations, specialist services, and supporters to drive meaningful change. Our commitment involves learning from service users and working together to ensure that every woman seeking our support can access the help she needs.

- **Advocacy**

As experts in the field of gender-based domestic abuse, we aim to amplify the voices of women and children experiencing abuse and exploitation. We will leverage our influence to advocate for their rights and needs.

- **Innovation**

We are dedicated to exploring new solutions to the persistent challenges associated with gender-based abuse and exploitation, as well as addressing emerging issues. Our goal is to co-create innovative interventions that enhance outcomes for women and their children.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance

Strategic Priorities and Achievements for 2023/24

By concentrating on the charity's five strategic priorities, meaningful change was driven, and significant impact was created throughout the year. Here are the charity's key achievements aligned with its strategic objectives:

1. Medium Term Financial Strategy

Securing sufficient funding remained the principal challenge facing the Charity as there remained uncertainty over the funding landscape due to the 'cost of living' crisis made worse by inflation driving costs and eating into the real value of income as well as the surge in demand and increasing people challenges. The huge pressures on public sector funding posed an additional risk.

The charity prioritized enhancing its financial stability by developing a robust revenue plan, which successfully supported an increase in rental income for 2023/24. Reviewing the void management processes and implementing a more effective approach reduced void levels and increased the charity's annual occupancy rate to 92%. Additionally, the charity focused on a bid writing strategy which led to a rise in grant income.

In the 2023-24 period, the charity successfully expanded its funding streams through diverse sources, enhancing its ability to serve the community.

Core Funding and Grants

The charity's primary funding came from Luton Borough Council (LBC), which supported its generic and complex needs refuge provision, staff training and development, the hiring of a dedicated Children and Families Officer, and the provision of household starter packs for beneficiaries transitioning from our refuges.

The charity was pleased to secure a three-year extension of the Bedfordshire and Luton Community Foundation (BLCF) CIF grant, which is vital for its Helpline services. Additionally, funding from the National Lottery 'Awards for All' allowed the charity to strengthen its helpline by adding a part-time Referral and Assessment Officer. This helpline serves as the backbone of the charity's operations, providing essential information, support, and guidance to individuals seeking help with domestic abuse.

Furthermore, the charity obtained grants from Garfield Weston, the Rank Foundation, and the National Lottery to help offset core cost increases due to the rising cost of living.

Enhancements to Children's Services

The charity's services for children were significantly enhanced through a grant from BBC Children in Need, which funded a Senior Development Officer for Children and Young People. This role focuses on building connections with schools and youth organisations to address the growing need for awareness and prevention of unhealthy relationships among children.

Through the BLCF Luton Citizen Grant, the charity partnered with 'Wise about Food' CIC to offer healthy cooking workshops for its beneficiaries. This funding also supported the creation of a Food Calendar to aid the charity's fundraising initiatives.

To furnish the charity's newly leased refuge with essential household items, additional support was received from the Jane Cart Almshouse Trust Fund.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Community Outreach and Awareness

The charity continued to invest in outreach efforts to connect with the wider community and support survivors and professionals in accessing its services. By participating in numerous local forums, networks, and strategic partnership meetings, the charity raised awareness of its offerings, shared expertise, and ensured its active role in the multi-agency response to domestic abuse across Luton and Bedfordshire. This collaborative approach has improved the coordination of support and enhanced the safety and well-being of our beneficiaries.

Voluntary Support and Donations

The charity is immensely grateful for the generosity of individuals and organisations that supported the charity throughout the year. Many dedicated their time and donated essential items such as clothing, toiletries, and food. This invaluable support has made a significant difference in the charity's ability to serve those in need.

2. Accommodation Strategy

In November 2023, the charity secured the lease on a new HMO property for its beneficiaries, providing modern accommodations and a spacious living area to replace an outdated refuge previously leased from Luton Borough Council. The charity successfully obtained HMO licenses for all its refuges. While the charity identified potential new properties for purchase to diversify its accommodation offerings, it paused these plans due to uncertainties surrounding interest rate fluctuations. Instead, the charity commissioned a long-term financial stress testing exercise to assess mortgage viability and inform future property portfolio expansion.

3. Workforce Development

During 2023/24, the charity placed a strong emphasis on refining its recruitment and induction processes for staff and volunteers. Its Senior Leadership team benefited from one-on-one coaching and group reflective practice sessions, while the CEO participated in peer action learning sets.

The charity also welcomed three new volunteers, who brought valuable support and diverse skills across various roles. Additionally, the charity provided placement opportunities for a Social Media Apprentice, a Social Work Student, and an intern, enriching its team and enhancing its capacity to serve the community.

4. Service Improvement

The charity continued to face operational challenges and increased demand for services. Its improvement program focused on enhancing operational and organisational governance processes. Through upgrading the outdated phone system to a cloud-based solution, the charity significantly reduced IT issues and improved its helpline and on-call services.

In March 2024, the charity achieved Cyber Essentials Plus accreditation, reinforcing its commitment to IT security.

An external safeguarding audit identified areas for improvement, which were addressed through an organisational safeguarding action plan.

To strengthen service user involvement, a Service User Involvement Working Group was established, feedback surveys were conducted, and bi-weekly resident meetings were initiated to ensure ongoing feedback loops with beneficiaries.

5. Service Expansion

Throughout 2023/24, the charity enhanced its holistic service offerings in collaboration with various partner agencies, scoping interventions to support health and wellbeing initiatives. Grant funding was secured to install a clinical room, facilitating partnerships with agencies that provide health interventions, such as sexual health and substance misuse support.

The charity also placed emphasis on services dedicated to children and young people in its refuge provision. Additionally, the charity was able to access a range of pro bono services to promote beneficiaries' independence, including legal and immigration advice, ESOL classes and counseling to address the trauma associated with domestic abuse.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance

The Charity continued to provide advice and support, outreach, refuge and resettlement support to survivors of domestic abuse.

In 2023/24 the charity's helpline provision successfully reached 204 women in the community facing domestic abuse. Additionally, 331 individuals were supported through the provision of brief support and advice. The assistance encompassed specialized domestic abuse support, legal and immigration guidance, and facilitation of refuge access.

The charity continued its vital partnership with Luton Borough Council, operating five refuges that can accommodate up to 24 women and their children at any given time and the charity is pleased to report that a contract extension was secured until June 2026.

During this period, the charity provided refuge for 58 women and 19 children, including four pregnant service users. Notably, over 70% of the charity's beneficiaries identified as racially minoritised, and the charity maintained a dedicated refuge for women from the South Asian community.

Additionally, the charity supported 10 women with complex needs, including mental health and substance misuse challenges, in our specialized refuge.

The charity's dedicated team of support officers offered one-on-one emotional support and advocacy, addressing issues related to domestic abuse and providing practical housing assistance to those at risk of homelessness.

Each beneficiary received a co-produced, person-centered support and safety plan, which is regularly reviewed to ensure it meets their evolving needs. The average stay in the charity's refuges was five months, allowing the provision of comprehensive support.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Summary of support provided

Financial Support:

75% of the charity's service users received diverse financial assistance, including help accessing benefits, income support, debt management, and destitution aid.

Immigration Support:

34% accessed immigration assistance, including support for migrant victims of domestic abuse and help in regularizing their immigration status.

Criminal and Civil Justice

32% utilized civil justice support, receiving guidance on injunctions, family law, and navigating the criminal justice system.

Housing Support

93% accessed housing support, which included emergency accommodation, home security improvements, and tenancy maintenance assistance.

Work, Training and Educational

48% benefited from educational support, including job search assistance, training opportunities, and volunteering.

Physical Health

57% received help with physical health, including support to register with a GP and access necessary treatments.

Emotional Health and Wellbeing

60% accessed emotional health support, including counseling, life skills training, and group work programmes.

Service User Findings

The charity's service user survey revealed that its refuge provision is highly valued by its beneficiaries. An impressive 97% of respondents indicated they would recommend the charity's refuges to others in need, while 98% rated the charity's staff as extremely or very friendly and supportive, reflecting a high level of satisfaction and gratitude among those the charity serves.

It is important to acknowledge and thanks to all the dedicated staff, trustees and volunteers whose unwavering support has enabled the charity to deliver high-quality refuge, outreach, and domestic abuse services to women and children. The charity is immensely proud of its achievements and remains committed to continuously monitoring and evaluating its services. By actively seeking feedback from its beneficiaries, staff, trustees, and volunteers, the charity aims to enhance its service delivery and ensure it meets the evolving needs of those it serves.

Investment Policy

The Trustees have considered the most appropriate policy for investing funds and have agreed that specialised interest-bearing bank accounts meet their requirements with a view to achieving the best available rate of interest to maximize investment income. The Trustees consider the return on investments to be appropriate in the current economic climate.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Financial review

The Trustees have prepared the accounts in accordance with the Statement of Recommended Practice (SORP) for Charities, which supplements the traditional income and expenditure account with a Statement of Financial Activities (SOFA), which records resources received and spent.

A detailed review of the financial position is shown in the Statement of Financial Activities. The following is a summary of the key points relating to our financial performance for 2023/24:-

Income increased by 30.18% to £999,173 (2023: £767,532). Growth came from a 15.40% increase in donations and legacies income to £524,008 (2023: £454,084) with increase of 50.89% in charitable activities income to £472,503 (2023: £313,154).

As a consequence of this increase in income, allied to a 11.49% increase in total expenditure to £964,625 (2023: £865,250), the net movement in funds increased from a deficit of 97,718 to surplus of £34,548. The total fund balance at the 31st March 2024 was £1,203,208 (2023: £1,168,660) comprising of :

| | |
|---------------------------------|---------------|
| | £ |
| Unrestricted funds (general) | 1,081,132 |
| Unrestricted funds (designated) | 112,000 |
| Restricted Funds | <u>10,076</u> |
| Representing Net Assets | 1,203,208 |

The closing bank balance at 31st March 2024 was £411,149 (2023: £306,627).

A detailed review of the financial position is shown in the Statement of Financial Activities.

Reserves Policy

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the free reserves) held by the Charity should be three months of the resources expended, which equates to approximately £145,000. At this level, the trustees feel that they would be able to continue the current activities of the Charity in the event of a significant drop in funding. It would provide a time frame in which it would be necessary to consider how the funding would be replaced or activities changed.

The Trustees have allocated funds to several designated funds for specific purposes; in particular to a fund to provide for redundancy payments in the event of closure and a fund should it be necessary to improve or relocate premises. The charities reserves are currently £148,000 which is above the preferred level. The trustees continue to endeavor to increase the reserves during the next financial year.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Plans for future periods

The charity is committed to advancing its 'Building Better Futures Together' strategy, aligning with its five strategic priorities throughout 2024/25 and beyond.

Medium-Term Financial Strategy

The charity recognizes the importance of developing a long-term revenue planning approach. The focus will be on diversifying the charity's property portfolio to increase property-related income, alongside implementing a robust fundraising strategy.

Accommodation Strategy:

To enhance the availability and quality of safe accommodation for women and children fleeing domestic abuse, the charity aims to increase the number of refuge units. The charity will also improve existing properties to create psychologically informed environments and explore options for expanding its central hub and service delivery capacity.

Workforce Development:

The charity remains dedicated to enhancing the skills and knowledge of its staff and leadership team. This will be achieved by improving access to career development opportunities through a newly developed skills framework. Additionally, the charity aims to achieve Investor in People and Disability Confident Employer accreditation status.

Service Improvement:

The charity's commitment to improving the quality and effectiveness of its services remains strong and will enhance its governance arrangements by implementing an organisational resilience framework to better evidence its impact through improved data collection and analysis. By seeking re-accreditation with Women's Aid England, the charity will further demonstrate its dedication to quality and the importance of service user feedback in shaping its developments, promoting equity, diversity, and inclusion.

Service Development:

The charity remains focused on expanding and diversifying its services to address the emerging and unmet needs of its beneficiaries. This will involve conducting needs assessments to identify gaps in provision, completing a comprehensive asset and stakeholder mapping exercise, and exploring opportunities for capacity building and joint projects. The charity's refreshed marketing assets and communication strategy will facilitate engagement with a wide range of stakeholders.

Structure, governance and management

The Charity was established on 18 February 2015 and is governed by its constitution adopted in December 2012. The Charity and Luton Women's Aid (Charity Number: 268265) entered into a deed of transfer on 31 December 2022. This included work related to transferring the charity's assets and liabilities to the Charity with a view to the Charity operating solely through Women's Aid in Luton by 2025. Women's Aid in Luton is registered as a Charity with the Charity Commission.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees who were appointed after the year were:

| | |
|--------------------------|--|
| Ms Siobhan Morton | |
| Ms Tahera Aanchawan | |
| Ms Perpertia Chagonda | (resigned 27 November 2024) |
| Mrs Anoshe Waheed | |
| Ms Dionne Nelson | |
| Mrs Anne Whalley | (appointed 31 May 2023) |
| Ms Laura Jopson | (appointed 26 July 2023) |
| Mrs Carina Cyril Eziwhou | (appointed 26 July 2023, resigned 31 January 2024) |
| Mrs Harshinder Hundal | (appointed 31 July 2024) |

The trustees who were appointed after the year end and served to the date of approval:

| | |
|--------------------|-------------------------------|
| Mrs Jessica Atkins | (appointed 25 September 2024) |
| Ms Lora Mateescu | (appointed 27 November 2024) |
| Ms Helen Nisbet | (appointed 27 November 2024) |
| Ms Samantha Walsh | (appointed 27 November 2024) |

Appointment of Trustees

Applications for the post of trustee are considered at the AGM. Trustees co-opted during the year have their appointment ratified at the AGM.

The Trustees continue to review their composition and effectiveness. There is a continuing need for Trustees who reflect different cultures and experiences. The Trustees are actively seeking candidates who will meet these requirements and were successful in recruiting two new Trustees this year.

The trustees who served during the year and up to the date of signature of the financial statements are shown on the Legal and Administrative Information page.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Risk Management

The Trustees are responsible for the management of business risks faced by the Charity.

The systems of internal control are designed to provide reasonable, but not absolute assurance against material misstatement of loss. They include:

- A business plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non- financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

The Trustees have in place a formal risk management process to assess business risks and implement risk management strategies. This involved identifying the types of risks the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. Business risks are identified, assessed and controls established throughout the year. A formal review of the Charity's business risk management process is undertaken on a periodic basis.

Attention has been focused on non-financial risks and in particular, operational issues relating to the use of the Charity's refuges.

As the majority of the Charity's funds are derived from public bodies, and as such are subject to changes in local and national government policy, this presents the most significant financial risk factor. The Trustees have accordingly allocated contingency funds by setting up a reserves policy and the policy is reviewed on a regular basis by the Trustees.

Organisation

The Board of Trustees administer the Charity and meet regularly during the year. The Trustees are unpaid volunteers.

A Chief Executive Officer is appointed by the Board to manage the day-to-day operation of the Charity.

Trustee induction and training

New Trustees undergo orientation to brief them on their legal obligations under Charity Law, the content of the constitution, decision making process, and the recent financial performance of the Charity. During their visit they will be introduced to members of staff on duty and given details of the staffing structure and operational delivery. They will then be invited to the next Board meeting where introductions are dealt with at the beginning of the meeting.

The trustees' report was approved by the Board of Trustees.

T Aanchawan
Ms T Aanchawan
Chair of trustees

13 January 2025

Liviana Mateescu
Ms L Mateescu
Treasurer

13 January 2025

WOMEN'S AID IN LUTON

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WOMEN'S AID IN LUTON

I report to the trustees on my examination of the financial statements of Women's Aid In Luton (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

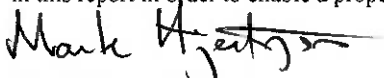
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.


Mark Hjertzen BA FCA

HW Associates Limited

Dated: 15 January 2025

WOMEN'S AID IN LUTON

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

| | Notes | Unrestricted funds general | Unrestricted funds Designated | Restricted funds | Total | Unrestricted funds general | Unrestricted funds Designated | Restricted funds | Total |
|------------------------------------|-------|----------------------------|-------------------------------|------------------|----------------|----------------------------|-------------------------------|------------------|-----------------|
| | | 2024 | 2024 | 2024 | 2024 | 2023 | 2023 | 2023 | 2023 |
| | | £ | £ | £ | £ | £ | £ | £ | £ |
| Income and endowments from: | | | | | | | | | |
| Donations and legacies | 3 | 33,381 | - | 490,627 | 524,008 | 9,058 | - | 445,026 | 454,084 |
| Charitable activities | 4 | 472,503 | - | - | 472,503 | 313,154 | - | - | 313,154 |
| Other income | 5 | 2,662 | - | - | 2,662 | 294 | - | - | 294 |
| Total income | | 508,546 | - | 490,627 | 999,173 | 322,506 | - | 445,026 | 767,532 |
| Expenditure on: | | | | | | | | | |
| Charitable activities | 6 | 402,568 | - | 562,057 | 964,625 | 332,524 | - | 532,726 | 865,250 |
| Total expenditure | | 402,568 | - | 562,057 | 964,625 | 332,524 | - | 532,726 | 865,250 |
| Net income/(expenditure) | | 105,978 | - | (71,430) | 34,548 | (10,018) | - | (87,700) | (97,718) |

WOMEN'S AID IN LUTON

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

| | Unrestricted funds general | Unrestricted funds Designated | Restricted funds | Total | Unrestricted funds general | Unrestricted funds Designated | Restricted funds | Total |
|---|----------------------------|-------------------------------|------------------|------------------|----------------------------|-------------------------------|------------------|------------------|
| | 2024 | 2024 | 2024 | 2024 | 2023 | 2023 | 2023 | 2023 |
| | £ | £ | £ | £ | £ | £ | £ | £ |
| Notes | | | | | | | | |
| Net income/(expenditure) | 105,978 | - | (71,430) | 34,548 | (10,018) | - | (87,700) | (97,718) |
| Other recognised gains and losses: | | | | | | | | |
| Revaluation of tangible fixed assets | - | - | - | - | 539,667 | - | - | 539,667 |
| Net movement in funds | 105,978 | - | (71,430) | 34,548 | 529,649 | - | (87,700) | 441,949 |
| Reconciliation of funds: | | | | | | | | |
| Fund balances at 1 April 2023 | 975,154 | 112,000 | 81,506 | 1,168,660 | 445,505 | 112,000 | 169,206 | 726,711 |
| Fund balances at 31 March 2024 | 1,081,132 | 112,000 | 10,076 | 1,203,208 | 975,154 | 112,000 | 81,506 | 1,168,660 |

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

WOMEN'S AID IN LUTON**BALANCE SHEET****AS AT 31 MARCH 2024**

| | | 2024 | | 2023 | |
|--|-------|------------------|-------------------------|-----------------|-------------------------|
| | Notes | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 12 | | 932,141 | | 942,644 |
| Current assets | | | | | |
| Debtors | 13 | 8,269 | | 18,726 | |
| Cash at bank and in hand | | 411,149 | | 306,627 | |
| | | <u>419,418</u> | | <u>325,353</u> | |
| Creditors: amounts falling due within one year | 15 | <u>(109,593)</u> | | <u>(50,379)</u> | |
| Net current assets | | | <u>309,825</u> | | <u>274,974</u> |
| Total assets less current liabilities | | | <u>1,241,966</u> | | <u>1,217,618</u> |
| Creditors: amounts falling due after more than one year | 16 | | <u>(38,758)</u> | | <u>(48,958)</u> |
| Net assets | | | <u><u>1,203,208</u></u> | | <u><u>1,168,660</u></u> |
| The funds of the charity | | | | | |
| Restricted income funds | 19 | | 10,076 | | 81,506 |
| Unrestricted funds - general | 21 | | 541,465 | | 435,487 |
| Unrestricted funds - revaluation | 21 | | 539,667 | | 539,667 |
| Unrestricted funds - Designated funds | 20 | | 112,000 | | 112,000 |
| | | | <u>1,203,208</u> | | <u>1,168,660</u> |

The financial statements were approved by the trustees on 13 January 2025

T Aanchawan
Ms T Aanchawan
Chair of trustees

Loredana Mateescu
Ms L Mateescu
Treasurer

WOMEN'S AID IN LUTON**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 MARCH 2024**

| | Notes | 2024 £ | £ | 2023 £ | £ |
|---|-------|-----------|----------------|-----------|----------------|
| Cash flows from operating activities | | | | | |
| Cash generated from/(absorbed by) operations | 26 | | 114,722 | | (68,389) |
| Investing activities | | | | | |
| Purchase of tangible fixed assets | | - | | (11,827) | |
| Net cash used in investing activities | | | - | | (11,827) |
| Financing activities | | | | | |
| Repayment of bank loans | | (10,200) | | (10,507) | |
| Net cash used in financing activities | | | (10,200) | | (10,507) |
| Net increase/(decrease) in cash and cash equivalents | | | 104,522 | | (90,723) |
| Cash and cash equivalents at beginning of year | | | 306,627 | | 397,350 |
| Cash and cash equivalents at end of year | | | <u>411,149</u> | | <u>306,627</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Women's Aid In Luton is a charitable incorporated organisation that provides support, information and temporary accommodation for women with or without children suffering domestic abuse.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

| | |
|-----------------------------|--|
| Freehold land and buildings | 1% straight line |
| Fixtures and fittings | 10% straight line / 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

| | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total 2023 £ |
|---------------------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| Donations and gifts | 8,381 | - | 8,381 | 9,058 | - | 9,058 |
| Grants | 25,000 | 490,627 | 515,627 | - | 445,026 | 445,026 |
| | <u>33,381</u> | <u>490,627</u> | <u>524,008</u> | <u>9,058</u> | <u>445,026</u> | <u>454,084</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Income from charitable activities

| | Unrestricted funds 2024 £ | Unrestricted funds 2023 £ |
|----------------------------------|------------------------------------|------------------------------------|
| Housing benefit | | |
| Services provided under contract | 472,503 | 313,154 |
| | <u>472,503</u> | <u>313,154</u> |

5 Other income

| | Unrestricted funds 2024 £ | Unrestricted funds 2023 £ |
|--------------|------------------------------------|------------------------------------|
| Other income | 2,662 | 294 |
| | <u>2,662</u> | <u>294</u> |

WOMEN'S AID IN LUTON**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2024****6 Expenditure on charitable activities**

| | Total 2024 £ | Total 2023 £ |
|---|-----------------------------|-----------------------------|
| Direct costs | | |
| Staff costs | 456,062 | 434,890 |
| Depreciation and impairment | 10,503 | 1,183 |
| Rent and rates | 79,844 | 62,607 |
| Water | 4,242 | 4,263 |
| Light and heat | 15,491 | 28,371 |
| Repairs and maintenance | 61,210 | 53,579 |
| Insurance | 1,311 | 1,008 |
| Other refuge costs | 77,740 | 54,411 |
| Telephone | 12,662 | 15,617 |
| Mortgage interest | 5,005 | 3,546 |
| Other staff costs | 44,211 | 15,875 |
| Computers and equipment | 34,959 | 42,474 |
| Staff travel expenses | 3,145 | 2,948 |
| Client expenses | 20,631 | 3,264 |
| Other office costs | 20,548 | 31,769 |
| Outreach work | 10,140 | 21,338 |
| Locals projects | 810 | 6,849 |
| | <u>858,514</u> | <u>783,992</u> |
| Share of support and governance costs (see note 7) | | |
| Support | 97,951 | 76,098 |
| Governance | 8,160 | 5,160 |
| | <u>964,625</u> | <u>865,250</u> |
| Analysis by fund | | |
| Unrestricted funds - general | 402,568 | 332,524 |
| Restricted funds | 562,057 | 532,726 |
| | <u>964,625</u> | <u>865,250</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Support costs allocated to activities

| | 2024 | 2023 |
|--------------------------|----------------|---------------|
| | £ | £ |
| Legal and professional | 39,902 | 24,740 |
| Accountancy fees | 3,797 | 6,516 |
| Premises | 40,369 | 31,874 |
| Insurance | 13,883 | 12,968 |
| Governance costs | 8,160 | 5,160 |
| | <u>106,111</u> | <u>81,258</u> |
| Analysed between: | | |
| Total | <u>106,111</u> | <u>81,258</u> |

8 Net movement in funds

| | 2024 | 2023 |
|---|---------------|--------------|
| | £ | £ |
| The net movement in funds is stated after charging/(crediting): | | |
| Depreciation of owned tangible fixed assets | <u>10,503</u> | <u>1,183</u> |

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year ended 31 March 2024, no trustee expenses have been incurred (2023: £NIL)

10 Employees

The average monthly number of employees during the year was:

| | 2024 | 2023 |
|-------------------------|----------------|----------------|
| | Number | Number |
| | <u>18</u> | <u>17</u> |
| Employment costs | | |
| | 2024 | 2023 |
| | £ | £ |
| Wages and salaries | 417,394 | 397,321 |
| Social security costs | 30,637 | 29,861 |
| Other pension costs | 8,031 | 7,708 |
| | <u>456,062</u> | <u>434,890</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

10 Employees

(Continued)

The number of employees whose annual remuneration was more than £60,000 is as follows:

| 2024 Number | 2023 Number |
|----------------|----------------|
| 1 | 1 |

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

| | Freehold land and buildings £ | Fixtures and fittings £ | Total £ |
|------------------------------------|-------------------------------------|-------------------------------|------------|
| Cost | | | |
| At 1 April 2023 | 932,000 | 11,827 | 943,827 |
| At 31 March 2024 | 932,000 | 11,827 | 943,827 |
| Depreciation and impairment | | | |
| At 1 April 2023 | - | 1,183 | 1,183 |
| Depreciation charged in the year | 9,320 | 1,183 | 10,503 |
| At 31 March 2024 | 9,320 | 2,366 | 11,686 |
| Carrying amount | | | |
| At 31 March 2024 | 922,680 | 9,461 | 932,141 |
| At 31 March 2023 | 932,000 | 10,644 | 942,644 |

13 Debtors

| | 2024 £ | 2023 £ |
|---|-----------|-----------|
| Amounts falling due within one year: | | |
| Trade debtors | - | 6,404 |
| Prepayments and accrued income | 8,269 | 12,322 |
| | 8,269 | 18,726 |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

14 Loans and overdrafts

| | 2024 | 2023 |
|-------------------------|--------|--------|
| | £ | £ |
| Bank loans | 50,008 | 60,208 |
| Payable within one year | 11,250 | 11,250 |
| Payable after one year | 38,758 | 48,958 |

The secured bank loan is secured on provided housing property which has carrying net book value of £461,340. The terms of the security provide for the lender to claim title to the property in the event of a default on principal and interest payments.

15 Creditors: amounts falling due within one year

| | Notes | 2024 | 2023 |
|------------------------------------|-------|----------------|---------------|
| | | £ | £ |
| Bank loans | 14 | 11,250 | 11,250 |
| Other taxation and social security | | 8,578 | 7,748 |
| Deferred income | 17 | 35,566 | - |
| Trade creditors | | 35,392 | 1,744 |
| Other creditors | | 2,881 | 2,402 |
| Accruals | | 15,926 | 27,235 |
| | | <u>109,593</u> | <u>50,379</u> |

16 Creditors: amounts falling due after more than one year

| | Notes | 2024 | 2023 |
|------------|-------|--------|--------|
| | | £ | £ |
| Bank loans | 14 | 38,758 | 48,958 |

17 Deferred income

| | 2024 | 2023 |
|-----------------------|--------|------|
| | £ | £ |
| Other deferred income | 35,566 | - |

Deferred income is included in the financial statements as follows:

| | 2024 | 2023 |
|-------------------------------------|--------|------|
| | £ | £ |
| Deferred income is included within: | | |
| Current liabilities | 35,566 | - |

Movements in the year:

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

| 17 Deferred income | (Continued) | |
|----------------------------------|--------------------|----------|
| Deferred income at 1 April 2023 | - | - |
| Resources deferred in the year | 35,566 | - |
| | <u>35,566</u> | <u>-</u> |
| Deferred income at 31 March 2024 | <u>35,566</u> | <u>-</u> |

Deferred income comprises of:

| | |
|---|--------------|
| | <u>£</u> |
| Grant - BBC Children in Need | 32,427 |
| Donation - Luton Women's Aid 50th anniversary | <u>3,139</u> |
| | 35,566 |

| 18 Retirement benefit schemes | 2024 | 2023 |
|---|--------------|--------------|
| Defined contribution schemes | £ | £ |
| Charge to profit or loss in respect of defined contribution schemes | <u>8,031</u> | <u>7,708</u> |

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

| | At 1 April 2023 | Incoming resources | Resources expended | Transfers | At 31 March 2024 |
|---|-----------------|--------------------|--------------------|-----------|------------------|
| | £ | £ | £ | £ | £ |
| LLALL Community Investment Fund | 5,751 | 61,850 | (67,416) | - | 185 |
| BLCF | (9,949) | 9,953 | (4) | - | - |
| MHCLG Complex Needs | 42,150 | 120,997 | (163,147) | - | - |
| Luton Citizens Fund | - | 4,000 | (4,000) | - | - |
| Winter Preasures Programme Funding | 61 | - | (61) | - | - |
| LBC DHSC | 6,239 | - | (4,060) | - | 2,179 |
| LBC Public Health & HRS Shortfall Grant | 149 | 147,750 | (147,899) | - | - |
| BLCF Laptops | 775 | - | (815) | - | (40) |
| National Lottery | - | 71,078 | (71,078) | - | - |
| Household Support Fund | 24,000 | - | (9,772) | - | 14,228 |
| Emergency Fund | - | 3,750 | (3,750) | - | - |
| Mrs Jane Cart's Trust | - | 5,000 | (5,000) | - | - |
| RANK Foundation | - | 11,000 | (5,272) | - | 5,728 |
| LBC Children Worker | 11,204 | 35,000 | (46,204) | - | - |
| VERU 2K | - | - | (26) | - | (26) |
| Awards For All | - | 19,999 | - | - | 19,999 |
| Paradigm Housing | 1,170 | - | (1,170) | - | - |
| Three Oak Trust | 36 | - | (36) | - | - |
| Three Oak Trust (5 users) | 25 | 250 | (25) | - | 250 |
| BBC Children in Need | (105) | - | (32,322) | - | (32,427) |
| | <u>81,506</u> | <u>490,627</u> | <u>(562,057)</u> | <u>-</u> | <u>10,076</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

| 19 Restricted funds | (Continued) | | | | |
|--|-----------------|--------------------|--------------------|-----------|------------------|
| Previous year: | At 1 April 2022 | Incoming resources | Resources expended | Transfers | At 31 March 2023 |
| | £ | £ | £ | £ | £ |
| | - | - | (1) | 1 | - |
| BLCF LLALL Community Investment Fund 2022/23 | 7,466 | 67,400 | (69,115) | - | 5,751 |
| BLCF Lets Create Jubilee Fund | - | 5,000 | (5,000) | - | - |
| MHCLG Complex Needs | 26,160 | 180,997 | (165,007) | - | 42,150 |
| BLCF Community Recovery Fund (Luton) | - | 15,000 | (24,949) | - | (9,949) |
| Winter Preassures Programme Funding | 97,742 | - | (97,681) | - | 61 |
| LBC DHSC | - | 20,000 | (13,761) | - | 6,239 |
| LBC Public Health & HRS Shortfall Grant | 20,115 | 67,750 | (87,716) | - | 149 |
| BLCF Luton Rising Grants Fund | - | 9,479 | (8,704) | - | 775 |
| Police and Crime Commissioner's Grant | 397 | - | (396) | (1) | - |
| LBC Household Support Fund | - | 24,000 | - | - | 24,000 |
| Jane Cart Trust | - | 12,000 | (12,000) | - | - |
| Violence and Exploitation Reduction Unit Grant (VERU) | 1,430 | - | (1,430) | - | - |
| LBC Children Worker | - | 26,250 | (15,046) | - | 11,204 |
| Violence and Exploitation Reduction Unit Grant (VERU) | 1,490 | - | (1,490) | - | - |
| Three Oak Trust | - | 1,388 | (1,352) | - | 36 |
| Paradigm Housing | 1,170 | - | - | - | 1,170 |
| Three Oak Trust (5 users) | - | 564 | (539) | - | 25 |
| BBC Children in Need grant for children and young people living in refuges | 13,236 | 15,198 | (28,539) | - | (105) |
| | <u>169,206</u> | <u>445,026</u> | <u>532,726</u> | <u>-</u> | <u>81,506</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

19 Restricted funds

(Continued)

LLALL Community Investment Fund

To employ two part-time staff members to provide specialised referral and assessment services through the Helpline and email.

BLCF

To provide support and guidance to BAME women to facilitate informed decision-making. This enables the Charity to employ a BAME Support Officer and seek expert advice to assess cultural sensitivities and develop an EDI action plan.

MHCLG - Complex Needs

For the refuge dedicated to serving the needs of single women facing complex needs.

Luton Citizens Fund

Funding towards healthy cooking workshops and the creation of a food calendar to support charity's fundraising efforts.

Winter Pressures Programme Funding

To allow to employ a senior social worker to support adults with mental health problems, funding the delivery of play therapy sessions and health and wellbeing interventions.

Luton Borough Council - DHSC

To allow charity to upskill existing staff members or new ones. This enables the charity to employ a social media apprentice and upskill existing members of the team.

Luton Borough Council - Public Health & HRS shortfall grant

Grant to fund housing-related support services for 4 refuges and purchase laptops for clients. This technology will empower clients to further their education, such as by enrolling in ESOL classes or other courses.

BLCF laptops

To provide laptops for clients to support their educational pursuits, such as ESOL classes and other courses.

National Lottery Fund

To support cost of living.

LBC Household Support Fund

To provide funding for essential items to support women items as a part of 'home starter pack' for women living the refuge

Emergency Fund

To provide financial support for unexpected emergency costs

Jane Cart Trust

To fund refurbishment costs of House E and new House A.

RANK Foundation

To help with the cost-of-living crisis such by covering core costs and rising expenses like fuel and other consumables.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

19 Restricted funds

(Continued)

Violence and Exploitation Reduction Unit Grant (VERU)

To reduce the stigma associated with domestic abuse and implement a program designed to increase the self-confidence of survivors.

Awards for All

To contribute to the overall well-being and prosperity of the community.

Paradigm Housing

To organise courses for outreach and resettlement clients.

Three Oak Trust

To fund the acquisition of Smart TVs, TV brackets, and printers for use in refuges.

Three Oak Trust (5 users)

To purchase appropriate sport clothing and footwear for South Asian clients and enable them to attend sport activities.

BBC Children in Need - Grant for Children and young people living in refuges

To provide funding for a three-year project to employ a senior children's and families development officer who will develop and implement programs designed to support children and young people impacted by domestic abuse.

20 Unrestricted funds - Designated funds

These are unrestricted funds which are material to the charity's activities.

| | At 1 April 2023 | At 31 March 2024 |
|----------------------------------|------------------------|-------------------------|
| | £ | £ |
| Repairs and dilapidation reserve | 67,000 | 67,000 |
| Equipment reserve | 8,000 | 8,000 |
| Contractual commitment reserve | 12,000 | 12,000 |
| Key staff | 10,000 | 10,000 |
| Legal funds reserve | 15,000 | 15,000 |
| | <u>112,000</u> | <u>112,000</u> |
| Previous year: | At 1 April 2022 | At 31 March 2023 |
| | £ | £ |
| Designated funds | <u>112,000</u> | <u>112,000</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

| | At 1 April 2023 | Incoming resources | Resources expended | Transfers | At 31 March 2024 |
|-----------------------------------|------------------------|-------------------------------|-------------------------------|------------------|-----------------------------|
| | £ | £ | £ | £ | £ |
| Repairs and dilapidations | 67,000 | - | - | - | 67,000 |
| Equipment reserve | 8,000 | - | - | - | 8,000 |
| Contractual commitment reserve | 12,000 | - | - | - | 12,000 |
| Key staff | 10,000 | - | - | - | 10,000 |
| Legal funds reserve | 15,000 | - | - | - | 15,000 |
| General funds | 323,487 | 508,546 | (402,568) | - | 429,465 |
| | <u>435,487</u> | <u>508,546</u> | <u>(402,568)</u> | <u>-</u> | <u>541,465</u> |
| Revaluation reserve | 539,667 | - | - | - | 539,667 |
| | <u>539,667</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>539,667</u> |
| Previous year: | At 1 April 2022 | Incoming resources | Resources expended | Transfers | At 31 March 2023 |
| | £ | £ | £ | £ | £ |
| Repairs and dilapidations reserve | 67,000 | - | - | - | 67,000 |
| Equipment reserve | 8,000 | - | - | - | 8,000 |
| Contractual commitment reserve | 12,000 | - | - | - | 12,000 |
| Key staff | 20,000 | - | - | (10,000) | 10,000 |
| Legal funds reserve | 5,000 | - | - | 10,000 | 15,000 |
| General funds | 333,505 | 322,506 | (332,524) | - | 323,487 |
| | <u>445,505</u> | <u>322,506</u> | <u>332,524</u> | <u>-</u> | <u>435,487</u> |
| Revaluation reserve | - | - | - | - | 539,667 |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>539,667</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

21 Unrestricted funds

(Continued)

Repairs and Dilapidations Reserve

A reserve to provide maintenance and updating of the properties occupied by the Charity.

Equipment Reserve

A reserve to ensure that there is sufficient money to replace equipment and household furnishings when it becomes obsolete or beyond economic repair.

Contractual Commitment Reserve

A reserve to ensure that the Charity is able to cover contracted payments to staff as redundancy provision and other commitments that may arise.

Key Staff Costs Reserve

A reserve to cover the costs of filling key leadership roles in the Charity.

Legal Funds Reserve

A reserve to cover the costs associated with lease renewals and governance matters.

22 Analysis of net assets between funds

| | Unrestricted funds general | Unrestricted funds Designated funds | Restricted funds | Endowment funds | Total |
|------------------------------|----------------------------------|--|---------------------|--------------------|------------------|
| | 2024 | 2024 | 2024 | 2024 | 2024 |
| | £ | £ | £ | £ | £ |
| At 31 March 2024: | | | | | |
| Tangible assets | 932,141 | - | - | - | 932,141 |
| Current assets/(liabilities) | 187,749 | 112,000 | 10,076 | - | 309,825 |
| Long term liabilities | (38,758) | - | - | - | (38,758) |
| | <u>1,081,132</u> | <u>112,000</u> | <u>10,076</u> | <u>-</u> | <u>1,203,208</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

22 Analysis of net assets between funds

(Continued)

| | Unrestricted funds general | Unrestricted funds Designated | Restricted funds | Endowment funds | Total |
|------------------------------|----------------------------------|-------------------------------------|---------------------|--------------------|------------------|
| | 2023 | 2023 | 2023 | 2023 | 2023 |
| | £ | £ | £ | £ | £ |
| At 31 March 2023: | | | | | |
| Tangible assets | 942,644 | - | - | - | 942,644 |
| Current assets/(liabilities) | 81,468 | 112,000 | 81,506 | - | 274,974 |
| Long term liabilities | (48,958) | - | - | - | (48,958) |
| | <u>975,154</u> | <u>112,000</u> | <u>81,506</u> | <u>-</u> | <u>1,168,660</u> |

23 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

| | 2024 | 2023 |
|-----------------|----------|---------------|
| | £ | £ |
| Within one year | <u>-</u> | <u>18,400</u> |

24 Related party

Women's Aid in Luton (WAIL), a charitable incorporated organisation, is related to Luton Women's Aid (LWA) by virtue of having the same Board of Trustees.

25 Analysis of changes in net funds

| | At 1 April 2023 | Cash flows | At 31 March 2024 |
|--|-----------------|----------------|------------------|
| | £ | £ | £ |
| Cash at bank and in hand | 306,627 | 104,522 | 411,149 |
| Loans falling due within one year | (11,250) | - | (11,250) |
| Loans falling due after more than one year | (48,958) | 10,200 | (38,758) |
| | <u>246,419</u> | <u>114,722</u> | <u>361,141</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

| 26 Cash generated from operations | 2024 | 2023 |
|--|----------------|-----------------|
| | £ | £ |
| Surplus for the year | 34,548 | (97,719) |
| Adjustments for: | | |
| Depreciation and impairment of tangible fixed assets | 10,503 | 1,183 |
| Movements in working capital: | | |
| Decrease in debtors | 10,457 | 9,220 |
| Increase in creditors | 23,648 | 18,927 |
| Increase in deferred income | 35,566 | - |
| Cash generated from/(absorbed by) operations | 114,722 | (68,389) |

WOMEN'S AID IN LUTON

England & Wales - Charity number 1160555

Accounts

Charity registration number 1160555

WOMEN'S AID IN LUTON
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

WOMEN'S AID IN LUTON

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

| | |
|-----------------|--------------------------|
| Ms T Aanchawan | |
| Ms P Chagonda | |
| Ms S Morton | |
| Ms D Nelson | (Appointed 29 June 2022) |
| Ms A Waheed | (Appointed 29 June 2022) |
| Mrs A Whalley | (Appointed 31 May 2023) |
| Mrs L Jopsen | (Appointed 26 July 2023) |
| Mrs C C Eziwhou | (Appointed 26 July 2023) |

Charity number 1160555

Accountants

HW Associates Limited
Portmill House
Portmill Lane
Hitchin
Herts
SG5 1DJ

Bankers

Barclays Bank PLC
LE87 2BB

Solicitors

Pictons Solicitors LLP
28 Dunstable Road
Luton
Bedfordshire
LU1 1DY

Russell-Cooke LLP
2 Putney Hill
London
SW15 6AB

WOMEN'S AID IN LUTON

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WOMEN'S AID IN LUTON

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The object for which the organisation is established is to relieve the distress and suffering experienced by women who have been greatly or persistently maltreated, physically, emotionally, financially, or sexually by their partners, family members or by the fathers of their children and any children of such women provided that such women, are in necessitous circumstances. In furtherance of the above purpose, but not further or otherwise the organisation may:

- a. Provide centers where such women and their children can enjoy temporary rest and protection from abuse, persecution, either with a view to assisting a reconciliation between such women and their partners, family members and the fathers of their children or with a view to their starting independent living by obtaining a permanent legal separation or divorce.
- a. Provide single and ongoing support and assistance in obtaining legal advice, medical care, emotional support and relevant information as part of a supportive process for women and their children who have suffered serious injury or impairment, physical, emotional or sexual.

The Charity achieves its objectives by running a number of refuges to house women and their families and provide a drop-in service with facilities available to all attendees. The Charity is supported by the local Council who provide an annual grant together with an income based on the number of residents.

Public benefit

The Trustees have considered the public benefit guidance published by the Charity Commission and are satisfied that the Charity's facilities are made available to all appropriate members of the public. Where the tenants are unable to meet their rental payments directly, council funding is available to ensure that all members of the public can be provided with accommodation without reference to their financial position. There is a national helpline available 24 hours a day and in emergency situations local members of staff can be called upon at any time. The Trustees and staff of the Charity are continuing to raise awareness of the Charity's services to extend its usage.

The Charity's principles are in accordance with those of the Women's Aid Federation of England.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance

The year 2022/23 was a challenging but rewarding one for the charity, as we continued to increase our impact on beneficiaries by improving our operational policies, procedures, and processes, as well as changing our approach to recruitment and retention. We also invested in enhancing our staff's wellbeing, training, development, and our refuge environment. We were able to sustain our funding streams and deliver a range of new holistic health and wellbeing interventions to support our survivors' recovery.

The Charity continued to provide refuge, outreach and domestic abuse support services to women and children in Luton.

Women's Aid in Luton was commissioned to provide 5 refuges for up to 24 women with or without children at any one time by Luton Borough Council. We continued to run a refuge dedicated to supporting women from the South Asian community and noticed an increase in women from racially minoritised groups across all our refuge provision making up 70% of our overall beneficiaries.

13 women presenting with additional vulnerabilities (i.e., mental health/substance misuse) were supported in our dedicated complex needs refuge.

The women and children in our refuges are supported by a team of professional and dedicated support officers who provide one to one emotional support and advocacy on issues around domestic abuse as well as practical housing related support to those affected by homelessness or at risk of becoming homeless due to domestic abuse.

In 2022/23 our helpline provision reached 200 women in the community who were facing domestic abuse.

We helped them find safe accommodation, either in our own refuge or in other places across the country. Out of the 200 women, 75% accessed refuge provision nationally and we were able to accommodate 67 women and 44 children in our Luton refuges. The average length of stay in our refuge was 4 months, during which we provided them with tailored support to exit the abusive relationship safely and securely. We also helped them protect themselves and their children from further harm at home and online, with 80% of our beneficiaries receiving this kind of support.

We also offered financial advice to 64% of our beneficiaries, helping them manage their money, access benefits and deal with debt. For those who had immigration issues, we provided support to 34% of our beneficiaries, assisting them with applications for the Destitute Domestic Violence Concession and other legal matters. We also supported 38% of our beneficiaries to access work, training, and education opportunities, by helping them find suitable options, facilitating their enrolment and providing them with volunteering placements. Additionally, we supported 52% of our beneficiaries to access health and wellbeing support, such as counselling and group work programmes. We also addressed the physical health needs of 34% of our beneficiaries, by helping them access treatment and register with GPs.

Our service user survey showed that our refuge provision was highly valued and appreciated by our beneficiaries. 100% of those who gave feedback said they would recommend our refuge to others who need help and support. Moreover, 95% of our beneficiaries rated our employees as extremely or very friendly and supportive, indicating a high level of satisfaction and gratitude among our beneficiaries.

Recruitment and retention

We purchased a comprehensive HR support package that involved undertaking a salary benchmarking exercise, H&S audit, a review of our HR policies as well as access to 24-hour HR advice. To support staff retention, we increased our staff's pay in line with NJC pay scales and issued new statements of employment. We also provided access to an Employee Assistance Programme, a monthly paid wellbeing hour, as well as access to group and individual clinical supervision alongside leadership training and development opportunities for our Senior Leadership Team.

Operational and strategic developments

We identified and resolved several bottlenecks in our admission processes, which supported increasing our average utilisation across all refuges to 81% of capacity during the year, an increase of 9% on the previous year.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

During 2022/23 we also expanded our services offer and provided a menu of holistic health and wellbeing interventions, including weekly ESOL classes, health and wellbeing interventions, IT classes, psycho-educational programmes; CBT counselling and play therapy to children accessing our refuge provision.

One of our new strategic objectives was to improve the quality and safety of our refuge environments and make them more conducive to the psychological recovery of our survivors. To achieve this, we leased a new refuge in July 2022, which has ensuite bathrooms and is designed to support survivors with additional vulnerabilities, such as mental health issues, substance misuse issues or complex trauma. The feedback from our beneficiaries who stayed in the new refuge was very positive, as they felt more comfortable, secure, and respected in their own space.

The charity was also successful in sustaining its funding streams through various sources in 2022-23. This included the Bedfordshire and Luton Community Fund (BLCF), formerly known as London Luton Airport Limited (LLAL), which supports our Helpline provision and is a core funding stream for the Charity's services.

Our dedicated staff facilitate the Helpline phone, email, and drop ins which are the gateways to all our internal services as well as allowing us to give information, support and guidance to individuals who contact us and who may not be requiring refuge and wanting to know what Domestic Violence and Abuse support is available either locally or nationally.

Other sources of funding were Luton Borough Council (LBC), which funded our generic and complex needs refuge provision, staff training and development, a dedicated Children and Families Officer and household starter packs for our beneficiaries supporting the move on from our refuges.

Our service offer for children was further enhanced by a BBC Children in Needs grant funded Children and Young People Senior Development Officer who has been establishing links with schools and children/young people providers having identified an ever-increasing need for awareness raising and prevention surrounding healthy relationships amongst children.

Through the BLCF Let's Create Fund we partnered with the Full House Theatre company and developed a project that gave children accessing our refuge provision the opportunity to take part in a range of arts and cultural activities and provided a safe and nurturing environment for self-expression and amplified the voices of the children.

We also secured new funding which enabled us to expand our services and reach more women and children in need. Through the BLCF – Covid Recovery Fund, we were able to conduct a cultural sensitivity audit and develop an action plan that informed our new strategy which was launched in May 2023. Through the Compass Wellbeing CIC Winter Pressures Fund, we were able to employ an Approved Mental Health Practitioner/Senior Social Worker and contracted a counsellor specialising in Play Therapy/Attachment Therapy and Cognitive Behavioural Therapy.

Furthermore, the BLCF Small grant funding and the BLCF Luton Citizen Grant enabled us to provide our beneficiaries with access to digital devices, IT classes, and cooking workshops. To improve our refuge environments, we received additional funding from the Jane Cart Almshouse Trust Fund and the 3 Oaks Trust for furnishing and equipment.

The charity also continued to invest in resources to reach out into the wider community and support survivors and professionals to access our services. Through attending numerous local forums, networks, and strategic partnership meetings, we raised awareness of our services, shared our expertise, and ensured that the charity is part of the multi-agency response to Domestic Abuse across Luton and Bedfordshire. As a result, we improved the coordination of support, and enhanced the safety and wellbeing of our beneficiaries.

It is important to acknowledge and thanks to all the dedicated staff, trustees and volunteers who supported the charity and enabled us to provide high-quality refuge, outreach and domestic abuse support services to women and children. We are proud of what we have accomplished and will continue to monitor and evaluate our services and seek feedback from our beneficiaries, staff, trustees, and volunteers to continuously improve our service delivery.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Voluntary support and donations

The Charity continued to benefit greatly from all the kind and generous individuals and organisations who raised money for the Charity throughout the year. People gave their time to Charity, donated items such as clothes toiletries and food. Receiving such generous support following the pandemic and cost of living crisis has been invaluable and gratefully received. Special mention to the Food Bank, Crisis Aid, Kids Out, Mothers Union, local churches, local schools, Luton Town Football Club, Dunelm, Osprey, IKEA, Asda and Tesco.

During 2022/23 we welcomed 5 new volunteers to the Charity providing support and additional skills in a variety of roles.

Strategic Plans

During 2022/23 we developed our organisational 3-year strategy 'Building Better Futures Together'. Through a process of self-review and horizon scanning, we have identified three key organisational goals for 2023-2026.

Stability

Women's Aid in Luton, like many organisations, has had to adapt to changing social and business environments in recent years. As an organisation, we have faced our own unique challenges, and take pride in our resilience and the ability of our leadership to reset the direction and focus of the organisation.

We believe that through effective financial planning, developing our accommodation portfolio and improving conditions for our workforce, we will establish a strong foundation for the delivery of refuge accommodation services into the future.

Strength

Over past 50 years, we have established our expertise in the provision of refuge accommodation for the many women and children in need of safeguarding from harm. This is at the core of what we do as an organisation and remains our area of focus. We want to ensure that when women and children encounter our services, they experience the highest quality care and support. We will drive service improvement through robust monitoring and evaluation, workforce development and anchoring our work in relevant sector specific and organisational quality standards. Informed by service user voices, we will strive to embed a cycle of continuous improvement and learning that will keep us at the forefront of the sector.

Growth

We believe that by maintaining an initial focus on the stability and strength of the organisation, Women's Aid in Luton will create the conditions for responsive growth. Being able to engage in steady growth will be vital to the long-term sustainability of the organisation, as well as supporting our ability to positively impact on women's access to inclusive refuge provision that is appropriate to their needs. In time, we want to be an organisation that is flexible enough to respond to the changing needs of women experiencing gender-based abuse, and their children and proactively seeks to address some of the gaps in access to accommodation-based support and intervention that we know exist in the sector.

Investment Policy

The Trustees have considered the most appropriate policy for investing funds and have agreed that specialised interest-bearing bank accounts meet their requirements with a view to achieving the best available rate of interest to maximize investment income. The Trustees consider the return on investments to be appropriate in the current economic climate.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Financial review

The Trustees have prepared the accounts in accordance with the Statement of Recommended Practice (SORP) for Charities, which supplements the traditional income and expenditure account with a Statement of Financial Activities (SOFA), which records resources received and spent.

A detailed review of the financial position is shown in the Statement of Financial Activities. The following is a summary of the key points relating to our financial performance for 2022/23:-

Income increased by 11.8% to £767,532 (£686,279). Growth came from a 3.1% increase in donations and legacies income to £454,084 (2022: £440,265) with increase of 32.9% in charitable activities income to £313,154 (2022: £235,599).

As a consequence of this increase in income, allied to a 53.5% increase in total expenditure to £865,250 (2022: £563,615), the net movement in funds increased from a surplus of £118,116 to deficit of £97,718. The total fund balance at the 31st March 2023 was £1,168,660 (2022: £726,711) comprising of :

| | |
|---------------------------------|---------------|
| | £ |
| Unrestricted funds (general) | 975,154 |
| Unrestricted funds (designated) | 112,000 |
| Restricted Funds | <u>81,506</u> |
| Representing Net Assets | 1,168,660 |

The closing bank balance at 31st March 2023 was £306,627 (2022: £397,350).

A detailed review of the financial position is shown in the Statement of Financial Activities.

Reserves Policy

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the free reserves) held by the Charity should be three months of the resources expended, which equates to approximately £145,000. At this level, the trustees feel that they would be able to continue the current activities of the Charity in the event of a significant drop in funding. It would provide a time frame in which it would be necessary to consider how the funding would be replaced or activities changed. The Trustees have allocated funds to several designated funds for specific purposes; in particular to a fund to provide for redundancy payments in the event of closure and a fund should it be necessary to improve or relocate premises. The Charity's reserves are currently below their preferred level, but the Trustees continue to endeavour to increase the reserves during the next financial year.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Plans for future periods

In 2023/24, the Charity launched its new strategy 'Building Better Futures Together', which outlines its five strategic priorities for driving organisational change and maximising its impact. These priorities are:

Medium Term Financial Strategy:

This priority aims to improve the charity's financial sustainability and resilience by developing a long-term revenue planning approach, exploring opportunities to reduce the impact of void properties on income, seeking to increase property-related income, and exploring options to maximise non-restricted funds to enhance our service offer to women and children.

Accommodation Strategy:

This priority aims to increase the availability and quality of safe accommodation for women and children fleeing domestic abuse by seeking to increase the number of units available for refuge provision, making improvements to our current properties, and exploring options for increasing central hub and service delivery capacity.

Workforce Development:

This priority aims to enhance the skills, knowledge, and wellbeing of our staff by improving staff access to training and development, strengthening our organisation's position as experts and sector leader, improving our organisation's response to workforce equality, diversity, and inclusion, and developing and implementing a Health and Wellbeing Plan.

Service Improvement:

This priority aims to improve the quality and effectiveness of our services by developing mechanisms for increased service user voice, involvement and representation, developing more robust feedback and evidence of impact mechanisms, exploring the needs of children and young people accessing refuge provision, and revising our communications to improve accessibility, actively advocate for change and promote the end of all forms of harmful gender-based abuse.

Service Development:

This priority aims to expand and diversify our services to meet the emerging and unmet needs of our beneficiaries by undertaking needs assessments in relation to recognised gaps in provision, completing a comprehensive asset and stakeholder mapping exercise, and exploring scope for capacity building and joint projects.

Operational Challenges

The Charity continued to face operational challenges and increased demand for services. However, the increased funding enabled the Charity to expand its workforce and service offer by providing an array of 1:1 and group based therapeutic and holistic interventions to our beneficiaries. We were successful in implementing an apprenticeship scheme, offered a social work student placement alongside the continued development of our volunteer programme.

A big emphasis was also placed on reviewing our housing stock and developing a housing strategy that includes the purchase of dispersed accommodation to diversify our refuge provision ensuring that we are meeting the diverse needs of our beneficiaries, taking in to account feedback from survivors and stakeholders.

Funding Challenges

Funding remains the principal challenge facing the Charity as there remains uncertainty over the funding landscape due to the 'cost of living' crisis which is predicted to be both deeper and longer than Covid 19. This is primarily due to the huge funding gap, made worse by inflation driving costs and eating into the real value of income as well as the surge in demand and increasing people challenges. The huge pressures on public sector funding poses an additional risk.

To underpin future stability and continuity of its refuge places and local community services the Charity needs to continue securing other sources of income. The creation of a fundraising strategy to engage with supporters in new ways, the diversification of its income streams and sourcing comprehensive bid and tender writing support will be central to achieving this.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

The following will also continue to be areas of focus and priority.

- Diversification of our property portfolio
- Marketing and Communications strategy to be developed,
- Anti-Racism approach to the work of the Charity, monitoring and reporting on diversity, lived experience and protected characteristics within the organisation,
- Ensuring sustainable outcomes for women and children
- Improved data collation and analysis to better evidence our impact
- Strengthening service user involvement through a co-production approach
- Continuing to build partnerships with local/national stakeholders creating pathways for survivors.

Structure, governance and management

The Charity was established on 18 February 2015 and is governed by its constitution adopted in December 2012. The Charity and Luton Women's Aid (Charity Number: 268265) entered into a deed of transfer on 31 December 2022. This included work related to transferring the charity's assets and liabilities to the Charity with a view to the Charity operating solely through Women's Aid in Luton in the future. Women's Aid in Luton is registered as a Charity with the Charity Commission.

In recognition of the continued use of the freehold properties within the ongoing CIO, it is also included in Freehold Land and Buildings. Both properties were revalued on 31 March 2023 by the chartered surveyors Kirkby Diamond. The value on the balance sheet for both properties is £932,000. The bank loans relating to this property are shown as creditors on the Balance Sheet, split between those amounts falling due within one year and amounts falling due after more than one year.

A deed of transfer was entered into on 31st December 2021 in anticipation of the charity operating solely through the CIO from 1st January 2022. This included a transfer of undertakings for all staff.

As the purpose and objectives of the charity remain the same in the CIO the Trustees have, to avoid confusion and to aid transparency, included the key points from the Luton Women's Aid trustee's report in this report.

The trustees who served during the year and up to the date of signature of the financial statements were:

Ms T Aanchawan

Ms P Chagonda

Ms S Morton

Mrs M Durkan

(Resigned 27 July 2022)

Mrs F Palmer

(Resigned 23 July 2022)

Ms D Nelson

(Appointed 29 June 2022)

Ms A Waheed

(Appointed 29 June 2022)

Mrs A Whalley

(Appointed 31 May 2023)

Mrs L Jopsen

(Appointed 26 July 2023)

Mrs C C Eziwhou

(Appointed 26 July 2023)

Appointment of Trustees

Applications for the post of trustee are considered at the AGM. Trustees co-opted during the year have their appointment ratified at the AGM.

The Trustees continue to review their composition and effectiveness. There is a continuing need for Trustees who reflect different cultures and experiences. The Trustees are actively seeking candidates who will meet these requirements and were successful in recruiting two new Trustees this year.

The trustees who served during the year and up to the date of signature of the financial statements are shown on the Legal and Administrative Information page.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Risk Management

The Trustees are responsible for the management of business risks faced by the Charity.

The systems of internal control are designed to provide reasonable, but not absolute assurance against material misstatement of loss. They include:

- A business plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non- financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

The Trustees have in place a formal risk management process to assess business risks and implement risk management strategies. This involved identifying the types of risks the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. Business risks are identified, assessed and controls established throughout the year. A formal review of the Charity's business risk management process is undertaken on a periodic basis.

Attention has been focused on non-financial risks and in particular, operational issues relating to the use of the Charity's refuges.

As the majority of the Charity's funds are derived from public bodies, and as such are subject to changes in local and national government policy, this presents the most significant financial risk factor. The Trustees have accordingly allocated contingency funds by setting up a reserves policy and the policy is reviewed on a regular basis by the Trustees.

Organisation

The Board of Trustees administer the Charity and meet regularly during the year. The Trustees are unpaid volunteers.

A Chief Executive Officer is appointed by the Board to manage the day-to-day operation of the Charity.

Trustee induction and training

New Trustees undergo orientation to brief them on their legal obligations under Charity Law, the content of the constitution, decision making process, and the recent financial performance of the Charity. During their visit they will be introduced to members of staff on duty and given details of the staffing structure and operational delivery. They will then be invited to the next Board meeting where introductions are dealt with at the beginning of the meeting.

The trustees' report was approved by the Board of Trustees.

T Aanchawan

T Aanchawan
Chair of trustees
20 December 2023

P Chagonda

P Chagonda
Treasurer
04 January 2024

WOMEN'S AID IN LUTON
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF WOMEN'S AID IN LUTON

I report to the trustees on my examination of the financial statements of Women's Aid In Luton (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.


Mark Hjertzen BA FCA

HW Associates Limited

Dated: 8 January 2024

WOMEN'S AID IN LUTON
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

| | Notes | Unrestricted funds general 2023 | Unrestricted funds designated 2023 | Restricted funds 2023 | Total 2023 | Unrestricted funds general 2022 | Unrestricted funds designated 2022 | Restricted funds 2022 | Total 2022 |
|---|-------|---------------------------------|------------------------------------|-----------------------|-----------------|---------------------------------|------------------------------------|-----------------------|----------------|
| | | £ | £ | £ | £ | £ | £ | £ | £ |
| <u>Income and endowments from:</u> | | | | | | | | | |
| Donations and legacies | 3 | 9,058 | - | 445,026 | 454,084 | 15,554 | - | 424,711 | 440,265 |
| Charitable activities | 4 | 313,154 | - | - | 313,154 | 235,599 | - | - | 235,599 |
| Other income | 5 | 294 | - | - | 294 | 10,415 | - | - | 10,415 |
| Total income | | 322,506 | - | 445,026 | 767,532 | 261,568 | - | 424,711 | 686,279 |
| <u>Expenditure on:</u> | | | | | | | | | |
| Charitable activities | 6 | 332,524 | - | 532,726 | 865,250 | 285,490 | - | 278,125 | 563,615 |
| Other | 10 | - | - | - | - | 4,548 | - | - | 4,548 |
| Total expenditure | | 332,524 | - | 532,726 | 865,250 | 290,038 | - | 278,125 | 568,163 |
| Net (outgoing)/incoming resources | | (10,018) | - | (87,700) | (97,718) | (30,231) | - | 148,347 | 118,116 |

WOMEN'S AID IN LUTON

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

| | Notes | Unrestricted funds general 2023 | Unrestricted funds designated 2023 | Restricted funds 2023 | Total Unrestricted funds general 2023 | Unrestricted funds designated 2022 | Restricted funds 2022 | Total 2022 |
|--|-------|---------------------------------|------------------------------------|-----------------------|---------------------------------------|------------------------------------|-----------------------|------------|
| | | £ | £ | £ | £ | £ | £ | £ |
| Gross transfers between funds | | - | - | - | (1,761) | - | 1,761 | - |
| Net (outgoing)/incoming resources | | (10,018) | - | (87,700) | (30,231) | - | 148,347 | 118,116 |
| Other recognised gains and losses | | | | | | | | |
| Revaluation of tangible fixed assets | | 539,667 | - | - | - | - | - | - |
| Net movement in funds | | 529,649 | - | (87,700) | 441,949 | - | 148,347 | 118,116 |
| Fund balances at 1 April 2022 | | 445,505 | 112,000 | 169,206 | 726,711 | 112,000 | 20,856 | 608,595 |
| Fund balances at 31 March 2023 | | 975,154 | 112,000 | 81,506 | 1,168,660 | 112,000 | 169,203 | 726,711 |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

WOMEN'S AID IN LUTON**BALANCE SHEET***AS AT 31 MARCH 2023*

| | Notes | 2023 £ | £ | 2022 £ | £ |
|--|-------|-----------------|------------------|-----------------|----------------|
| Fixed assets | | | | | |
| Tangible assets | 12 | | 942,644 | | 392,332 |
| Current assets | | | | | |
| Debtors | 13 | 18,726 | | 27,946 | |
| Cash at bank and in hand | | 306,627 | | 397,350 | |
| | | <u>325,353</u> | | <u>425,296</u> | |
| Creditors: amounts falling due within one year | 15 | <u>(50,379)</u> | | <u>(31,452)</u> | |
| Net current assets | | | <u>274,974</u> | | <u>393,844</u> |
| Total assets less current liabilities | | | 1,217,618 | | 786,176 |
| Creditors: amounts falling due after more than one year | 16 | | (48,958) | | (59,465) |
| Net assets | | | <u>1,168,660</u> | | <u>726,711</u> |
| Income funds | | | | | |
| Restricted funds | 17 | | 81,506 | | 169,203 |
| Unrestricted funds - designated | | | 112,000 | | 112,000 |
| <u>Unrestricted funds - general</u> | | | | | |
| Designated funds | 18 | 112,000 | | 112,000 | |
| General unrestricted funds | | 323,487 | | 333,508 | |
| Revaluation reserve | | <u>539,667</u> | | - | |
| | | | <u>975,154</u> | | <u>445,508</u> |
| | | | <u>1,168,660</u> | | <u>726,711</u> |

The financial statements were approved by the Trustees on 20 December 2023

*T Aanchawan***T Aanchawan**
Chair of trustees**P Chagonda****P Chagonda**
Treasurer

WOMEN'S AID IN LUTON**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 MARCH 2023**

| | Notes | 2023 £ | £ | 2022 £ | £ |
|---|-------|-----------|----------------|-----------|----------------|
| Cash flows from operating activities | | | | | |
| Cash (absorbed by)/generated from operations | 22 | | (68,389) | | 120,278 |
| Investing activities | | | | | |
| Purchase of tangible fixed assets | | (11,827) | | - | |
| Net cash used in investing activities | | | (11,827) | | - |
| Financing activities | | | | | |
| Repayment of bank loans | | (10,507) | | (7,704) | |
| Net cash used in financing activities | | | (10,507) | | (7,704) |
| Net (decrease)/increase in cash and cash equivalents | | | (90,723) | | 112,574 |
| Cash and cash equivalents at beginning of year | | | 397,350 | | 288,323 |
| Cash and cash equivalents at end of year | | | <u>306,627</u> | | <u>397,350</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

| | |
|-----------------------------|--|
| Freehold land and buildings | 1% straight line |
| Fixtures and fittings | 10% straight line / 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

| | Unrestricted funds general 2023 £ | Restricted funds 2023 £ | Total 2023 £ | Unrestricted funds general 2022 £ | Restricted funds 2022 £ | Total 2022 £ |
|---------------------|---|----------------------------------|--------------------|---|----------------------------------|--------------------|
| Donations and gifts | 9,058 | - | 9,058 | 15,554 | - | 15,554 |
| Grants | - | 445,026 | 445,026 | - | 424,711 | 424,711 |
| | <u>9,058</u> | <u>445,026</u> | <u>454,084</u> | <u>15,554</u> | <u>424,711</u> | <u>440,265</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

4 Charitable activities

| | 2023 | 2022 |
|-----------------|-------------------|-------------------|
| | £ | £ |
| Housing benefit | 313,154 | 235,599 |
| | <u> </u> | <u> </u> |

5 Other income

| | Unrestricted funds general 2023 £ | Unrestricted funds general 2022 £ |
|--------------|--|--|
| Other income | 294 | 10,415 |
| | <u> </u> | <u> </u> |

WOMEN'S AID IN LUTON**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2023****6 Charitable activities**

| | 2023 | 2022 |
|--|----------------|----------------|
| | £ | £ |
| Staff costs | 434,890 | 330,451 |
| Depreciation and impairment | 1,183 | 4,355 |
| Rent and rates | 62,607 | 68,936 |
| Water | 4,263 | 1,488 |
| Light and heat | 28,371 | 41,141 |
| Repairs and maintenance | 53,579 | 27,460 |
| Insurance | 1,008 | 11,751 |
| Other refuge costs | 54,411 | 859 |
| Telephone | 15,617 | 13,239 |
| Mortgage interest | 3,546 | 2,719 |
| Other staff costs | 15,875 | 7,746 |
| Computers and equipment | 42,474 | 19,067 |
| Staff travel expenses | 2,948 | 1,752 |
| Client expenses | 3,264 | 2,242 |
| Other office costs | 31,769 | 4,250 |
| Outreach work | 21,338 | 1,151 |
| Local projects | 6,849 | - |
| | <u>783,992</u> | <u>538,607</u> |
| Share of support costs (see note 7) | 76,098 | 21,008 |
| Share of governance costs (see note 7) | 5,160 | 4,000 |
| | <u>865,250</u> | <u>563,615</u> |
| Analysis by fund | | |
| Unrestricted funds - general | 332,524 | 285,490 |
| Restricted funds | 532,726 | 278,125 |
| | <u>865,250</u> | <u>563,615</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

7 Support costs

| | Support costs | Governance costs | 2023 Support costs | Governance costs | 2022 |
|----------------------------|---------------|------------------|--------------------|------------------|---------------|
| | £ | £ | £ | £ | £ |
| Legal and professional | 24,740 | - | 24,740 | 16,843 | 16,843 |
| Accountancy fees | 6,516 | - | 6,516 | 4,165 | 4,165 |
| Premises | 31,874 | - | 31,874 | - | - |
| Insurance | 12,968 | - | 12,968 | - | - |
| Independent examiner's fee | - | 5,160 | 5,160 | - | 4,000 |
| | <u>76,098</u> | <u>5,160</u> | <u>81,258</u> | <u>21,008</u> | <u>25,008</u> |
| Analysed between | | | | | |
| Charitable activities | <u>76,098</u> | <u>5,160</u> | <u>81,258</u> | <u>21,008</u> | <u>25,008</u> |

Governance costs includes payments to the independent examiner of £5,160 for independent examiner's fees.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year ended 31 March 2023, no trustee expenses have been incurred (2022: £NIL)

9 Employees

The average monthly number of employees during the year was:

| | 2023 Number | 2022 Number |
|--|----------------|----------------|
| | <u>17</u> | <u>15</u> |

Employment costs

| | 2023 £ | 2022 £ |
|-----------------------|----------------|----------------|
| Wages and salaries | 397,321 | 303,356 |
| Social security costs | 29,861 | 20,810 |
| Other pension costs | 7,708 | 6,285 |
| | <u>434,890</u> | <u>330,451</u> |

The number of employees whose annual remuneration was more than £60,000 is as follows:

| | 2023 Number | 2022 Number |
|--|----------------|----------------|
| | <u>1</u> | <u>1</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

10 Other

| | Total | Unrestricted |
|---|-------------------|---------------------|
| | 2023 | funds |
| | £ | 2022 |
| | | £ |
| Net loss on disposal of tangible fixed assets | - | 4,548 |
| | - | 4,548 |
| | <u> </u> | <u> </u> |

11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12 Tangible fixed assets

| | Freehold land | Fixtures and | Total |
|------------------------------------|----------------------|---------------------|-------------------|
| | and buildings | fittings | |
| | £ | £ | £ |
| Cost | | | |
| At 1 April 2022 | 435,460 | - | 435,460 |
| Additions | - | 11,827 | 11,827 |
| Revaluation | 496,540 | - | 496,540 |
| | <u> </u> | <u> </u> | <u> </u> |
| At 31 March 2023 | 932,000 | 11,827 | 943,827 |
| | <u> </u> | <u> </u> | <u> </u> |
| Depreciation and impairment | | | |
| At 1 April 2022 | 43,127 | - | 43,127 |
| Depreciation charged in the year | - | 1,183 | 1,183 |
| Revaluation | (43,127) | - | (43,127) |
| | <u> </u> | <u> </u> | <u> </u> |
| At 31 March 2023 | - | 1,183 | 1,183 |
| | <u> </u> | <u> </u> | <u> </u> |
| Carrying amount | | | |
| At 31 March 2023 | 932,000 | 10,644 | 942,644 |
| | <u> </u> | <u> </u> | <u> </u> |
| At 31 March 2022 | 392,332 | - | 392,332 |
| | <u> </u> | <u> </u> | <u> </u> |

13 Debtors

| | 2023 | 2022 |
|---|-------------------|-------------------|
| | £ | £ |
| Amounts falling due within one year: | | |
| Trade debtors | 6,404 | - |
| Prepayments and accrued income | 12,322 | 27,946 |
| | <u> </u> | <u> </u> |
| | 18,726 | 27,946 |
| | <u> </u> | <u> </u> |

WOMEN'S AID IN LUTON**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2023****14 Loans and overdrafts**

| | 2023 | 2022 |
|-------------------------|-------------|-------------|
| | £ | £ |
| Bank loans | 60,208 | 70,715 |
| Payable within one year | 11,250 | 11,250 |
| Payable after one year | 48,958 | 59,465 |

The long term loans are secured by fixed charges over one of the properties detailed in note 12.

15 Creditors: amounts falling due within one year

| | Notes | 2023 | 2022 |
|------------------------------------|--------------|---------------|---------------|
| | | £ | £ |
| Bank loans | 14 | 11,250 | 11,250 |
| Other taxation and social security | | 7,748 | 7,433 |
| Trade creditors | | 1,744 | - |
| Other creditors | | 2,402 | 4,968 |
| Accruals and deferred income | | 27,235 | 7,801 |
| | | <u>50,379</u> | <u>31,452</u> |

16 Creditors: amounts falling due after more than one year

| | Notes | 2023 | 2022 |
|------------|--------------|-------------|-------------|
| | | £ | £ |
| Bank loans | 14 | 48,958 | 59,465 |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

| | Balance at 1 April 2021 £ | Movement in funds | | | Balance at 1 April 2022 £ | Incoming resources £ | Movement in funds | | | Balance at 31 March 2023 £ |
|---|---------------------------------|----------------------------|----------------------------|----------------|---------------------------------|----------------------------|----------------------------|----------------------------|----------------|----------------------------------|
| | | Incoming resources £ | Resources expended £ | Transfers £ | | | Incoming resources £ | Resources expended £ | Transfers £ | |
| BLCF LLALL Community Investment Fund 2022/23 | 11,262 | 70,289 | (74,085) | - | 7,466 | 67,400 | (69,115) | - | - | 5,751 |
| BLCF Lets Create Jubilee Fund | - | - | - | - | - | 5,000 | (5,000) | - | - | - |
| MHCLG Complex Needs | 8,417 | 107,433 | (89,690) | - | 26,160 | 180,997 | (165,007) | - | - | 42,150 |
| BLCF Community Recovery Fund (Luton) | - | - | - | - | - | 15,000 | (24,949) | - | - | (9,949) |
| Winter Pressures Programme Funding | - | 99,774 | (2,032) | - | 97,742 | - | (97,681) | - | - | 61 |
| LBC DHSC | - | - | - | - | - | 20,000 | (13,761) | - | - | 6,239 |
| LBC Public Health & HRS Shortfall Grant | - | 110,750 | (90,636) | - | 20,115 | 67,750 | (87,716) | - | - | 149 |
| BLCF Luton Rising Grants Fund | - | - | - | - | - | 9,479 | (8,704) | - | - | 775 |
| Police and Crime Commissioner's Grant | - | 10,000 | (9,604) | - | 397 | - | (396) | (1) | - | - |
| LBC Household Support Fund | - | - | - | - | - | 24,000 | - | - | - | 24,000 |
| Police and Crime Commissioner, VERU Winter Contingency Grant | 1,177 | - | (2,938) | 1,761 | - | - | - | - | - | - |
| Jane Cart Trust | - | - | - | - | - | 12,000 | (12,000) | - | - | - |
| Violence and Exploitation Reduction Unit Grant (VERU) | - | 2,000 | (570) | - | 1,430 | - | (1,430) | - | - | - |
| LBC Children Worker | - | - | - | - | - | 26,250 | (15,046) | - | - | 11,204 |
| Violence and Exploitation Reduction Unit Grant (VERU) | - | 5,000 | (3,510) | - | 1,490 | - | (1,490) | - | - | - |
| Three Oak Trust | - | - | - | - | - | 1,388 | (1,352) | - | - | 36 |
| Paradigm Housing | - | 1,500 | (330) | - | 1,170 | - | - | - | - | 1,170 |
| Three Oak Trust (5 users) | - | - | - | - | - | 564 | (539) | - | - | 25 |
| BBC Children in Need grant for children and young people living in refuges | - | 17,965 | (4,730) | - | 13,236 | 15,198 | (28,539) | - | - | (105) |
| | 20,856 | 424,711 | (278,125) | 1,761 | 169,206 | 445,026 | (532,725) | (1) | (1) | 81,506 |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 Restricted funds (Continued)

Bedfordshire and Luton Community Foundation- LLALL Community Investment Fund 2022/23

£67,400 was received in the year from Bedfordshire and Luton Community Foundation. This enabled the Charity to employ two dedicated part-time Referral and Assessment Officers providing help and advice via the Helpline and Helpline email. £69,115 was spent in the year, including the balance brought forward.

Bedfordshire & Luton Community Foundation Let's Create Jubilee Fund

£5,000 was received in the year from BLCF Jubilee Fund to fund creative workshops for Children in our refuge who have experienced domestic abuse. The project was run in close collaboration with Stepping Stones and Full House Theatre. The grant was spent in full.

MHCLG - Complex Needs

£180,997 was received in the year from MHCLG to fund staffing, direct costs and overheads for the refuge for Single Women with complex needs. £151,466 was spent in the year. Together with brought forward balance of £26,160, the balance to carry forward was £42,150.

Bedfordshire and Luton Community Foundation - Community Recovery Fund (Luton)

£15,000 was received in the year from Community Recovery Fund to support and empower BAME women to make choices. This enabled the Charity to employ a BAME Support Officer and seek consultancy input to undertake a cultural sensitivity audit and the development of an EDI action plan. £24,949 was spent in the year and further payment of £9,949 to be received in May 2023.

Winter Pressures Programme Funding

Grant was received from Winter Pressures Programme Funding. This allowed the Charity to employ a Senior Social Worker to support Adults with mental health problems, funding the delivery of play therapy sessions and health and wellbeing interventions. £97,681 was spent in the year and £61 was carried forward.

Luton Borough Council - DHSC

£20,000 was received in the year from Luton Borough Council to upskill exiting staff members or new ones. This enabled the Charity to employ a Social Media Apprentice and upskill existing members of the team. £13,761 was spent in the year and £6,239 was carried forward.

Luton Borough Council - Public Health & HRS shortfall grant

£20,115 was received from Luton Borough Council for Housing Related Support Services in four refuges. £67,750 was received in the year, £87,716 spent leaving balance of £156 was carried forward.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 Restricted funds

(Continued)

BLCF - Luton Rising Grants Fund

£9,479 was received in the year from Luton Rising Grants Fund. This allowed the Charity to purchase laptops for clients to use. This enabled clients to further their education attainments e.g. taking part in ESOL classes or any other courses. £8,704 was spent in the year and £775 was carried forward.

Police and Crime Commissioner Grant

Grant was received from Police and Crime Commissioner's Grant to support Outreach work. Balance brought forward of £397 was spent in full.

LBC Household Support Fund

£24,000 was received in the year from the Luton Borough Council Household Support Fund. This enabled the Charity to purchase necessary items as a part of 'home starter pack' for women living the refuge. This grant is yet to be spent.

Jane Cart Trust

£12,000 was received in the year from Jane Cart Trust to assist with purchases of the furniture and equipment for Complex Needs House. Grant was spent in full.

Violence and Exploitation Reduction Unit Grant (VERU)

Project funded by VERU was aimed at reducing stigma around domestic abuse as well as the delivery of a program aimed at survivors to increase their confidence. Balance brought forward of £1,430 was spent in full.

LBC Children Worker

£26,250 was received in the year from Luton Borough Council. This enabled the Charity to employ Children and Family Officer supporting children in the refuges and in the community. £15,046 was spent in the year and £11,204 was carried forward.

Violence and Exploitation Reduction Unit Grant (VERU)

Grant was received to review and develop a new Client Handbook for Adults entering the refuge. Balance brought forward of £1,490 was spent in full.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 Restricted funds (Continued)

Three Oak Trust

£1,388 was received in the year from Three Oak Trust to purchase Smart TVs, TV Brackets and printers for our refuges. £1,352 was spent in the year and £36 was carried forward.

Paradigm Housing

Grant was received to organise courses for Outreach and Resettlement clients. Balance brought forward of £1,170 is yet to be spent.

Three Oak Trust

£564 was received in the year from Three Oak Trust to purchase appropriate sport clothing and footwear for South Asian clients and enable them to attend sport activities. £538 was spent in the year and £26 was carried forward.

BBC Children in Need - Grant for Children and young people living in refuges

£15,198 was received from BBC Children in Need towards a three year project. This enabled the Charity to employ a Senior Children's and Families Development Officer supporting the development of programmes aimed at Children and Young People impacted by domestic abuse. £25,539 including balance brought forward was spent in the year. Further payment to be received in April 2023.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

| | Movement in funds | | | | |
|-----------------------------------|-------------------------|--------------------|-------------------------|-----------|--------------------------|
| | Balance at 1 April 2021 | Incoming resources | Balance at 1 April 2022 | Transfers | Balance at 31 March 2023 |
| | £ | £ | £ | £ | £ |
| Repairs and dilapidations reserve | 67,000 | - | 67,000 | - | 67,000 |
| Equipment reserve | 8,000 | - | 8,000 | - | 8,000 |
| Contractual commitment reserve | 12,000 | - | 12,000 | - | 12,000 |
| Key staff | 20,000 | - | 20,000 | (10,000) | 10,000 |
| Legal funds reserve | 5,000 | - | 5,000 | 10,000 | 15,000 |
| | <u>112,000</u> | <u>-</u> | <u>112,000</u> | <u>-</u> | <u>112,000</u> |

Repairs and Dilapidations Reserve

A reserve to provide maintenance and updating of the properties occupied by the Charity.

Equipment Reserve

A reserve to ensure that there is sufficient money to replace equipment and household furnishings when it becomes obsolete or beyond economic repair.

Contractual Commitment Reserve

A reserve to ensure that the Charity is able to cover contracted payments to staff as redundancy provision and other commitments that may arise.

Key Staff Costs Reserve

A reserve to cover the costs of filling key leadership roles in the Charity.

Legal Funds Reserve

A reserve to cover the costs associated with lease renewals and governance matters.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

19 Analysis of net assets between funds

| | Unrestricted funds 2023 | Designated funds 2023 | Restricted funds 2023 | Total 2023 | Unrestricted funds 2022 | Designated funds 2022 | Restricted funds 2022 | Total 2022 |
|--|-------------------------|-----------------------|-----------------------|------------------|-------------------------|-----------------------|-----------------------|----------------|
| | £ | £ | £ | £ | £ | £ | £ | £ |
| Fund balances at 31 March 2023 are represented by: | | | | | | | | |
| Tangible assets | 942,644 | - | - | 942,644 | 392,332 | - | - | 392,332 |
| Current assets/(liabilities) | 81,468 | 112,000 | 81,506 | 274,974 | 114,402 | 112,000 | 167,442 | 393,844 |
| Long term liabilities | (48,958) | - | - | (48,958) | (59,465) | - | - | (59,465) |
| | <u>975,154</u> | <u>112,000</u> | <u>81,506</u> | <u>1,168,660</u> | <u>447,269</u> | <u>112,000</u> | <u>167,442</u> | <u>726,711</u> |

WOMEN'S AID IN LUTON**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2023****20 Operating lease commitments**

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

| | 2023 £ | 2022 £ |
|----------------------------|---------------|---------------|
| Within one year | 18,400 | 29,400 |
| Between two and five years | - | 13,000 |
| | <u>18,400</u> | <u>42,400</u> |

21 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

22 Cash generated from operations

| | 2023 £ | 2022 £ |
|--|-----------------|----------------|
| Surplus for the year | (97,719) | 118,116 |
| Adjustments for: | | |
| (Gain)/loss on disposal of tangible fixed assets | - | 4,548 |
| Depreciation and impairment of tangible fixed assets | 1,183 | 4,355 |
| Movements in working capital: | | |
| Decrease/(increase) in debtors | 9,220 | (10,078) |
| Increase in creditors | 18,927 | 8,000 |
| Cash (absorbed by)/generated from operations | <u>(68,389)</u> | <u>124,941</u> |

23 Analysis of changes in net funds

| | At 1 April 2022 £ | Cash flowsAt 31 March 2023 £ | |
|--|----------------------|---------------------------------|----------------|
| Cash at bank and in hand | 397,350 | (90,723) | 306,627 |
| Loans falling due within one year | (11,250) | - | (11,250) |
| Loans falling due after more than one year | (59,465) | 10,507 | (48,958) |
| | <u>326,635</u> | <u>(80,216)</u> | <u>246,419</u> |

WOMEN'S AID IN LUTON

England & Wales - Charity number 1160555

Accounts

Charity registration number 1160555

WOMEN'S AID IN LUTON
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

WOMEN'S AID IN LUTON

LEGAL AND ADMINISTRATIVE INFORMATION

| | | |
|-----------------------|---|---|
| Trustees | Ms T Aanchawan Ms P Chagonda Ms S Morton Ms D Nelson Ms A Waheed | (Appointed 13 October 2021) (Appointed 29 June 2022) (Appointed 29 June 2022) |
| Charity number | 1160555 | |
| Accountants | HW Associates Limited Portmill House Portmill Lane Hitchin Herts SG5 1DJ | |
| Bankers | Barclays Bank PLC LE87 2BB | |
| Solicitors | Pictons Solicitors LLP 28 Dunstable Road Luton Bedfordshire LU1 1DY Russell-Cooke LLP 2 Putney Hill London SW15 6AB | |

WOMEN'S AID IN LUTON

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WOMEN'S AID IN LUTON

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The object for which the organisation is established is to relieve the distress and suffering experienced by women who have been greatly or persistently maltreated, physically, emotionally, financially, or sexually by their partners, family members or by the fathers of their children and any children of such women provided that such women, are in necessitous circumstances. In furtherance of the above purpose, but not further or otherwise the organisation may:

- a. Provide centers where such women and their children can enjoy temporary rest and protection from abuse, persecution, either with a view to assisting a reconciliation between such women and their partners, family members and the fathers of their children or with a view to their starting independent living by obtaining a permanent legal separation or divorce.
- a. Provide single and ongoing support and assistance in obtaining legal advice, medical care, emotional support and relevant information as part of a supportive process for women and their children who have suffered serious injury or impairment, physical, emotional or sexual.

The Charity achieves its objectives by running a number of refuges to house women and their families and provide a drop-in service with facilities available to all attendees. The Charity is supported by the local Council who provide an annual grant together with an income based on the number of residents.

Public benefit

The Trustees have considered the public benefit guidance published by the Charity Commission and are satisfied that the Charity's facilities are made available to all appropriate members of the public. Where the tenants are unable to meet their rental payments directly, council funding is available to ensure that all members of the public can be provided with accommodation without reference to their financial position. There is a national helpline available 24 hours a day and in emergency situations local members of staff can be called upon at any time. The Trustees and staff of the Charity are continuing to raise awareness of the Charity's services to extend its usage.

The Charity's principles are in accordance with those of the Women's Aid Federation of England.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance

During the year 2021/22 the Charity has provided refuge, outreach and domestic abuse support services to women and children in Luton.

Women's Aid in Luton provide 5 refuges for up to 24 women with or without children at any one time. The women and children in the refuges are supported by a team of professional and dedicated support officers who provide one to one emotional support and advocacy on issues around domestic abuse as well as practical housing related support to those affected by homelessness or at risk of becoming homeless due to domestic abuse.

The Charity provided safe accommodation for 56 women and 45 children. The average length of stay in refuge was 5 months. On average the utilisation across all the charity's refuges was at 72% of capacity during the year. This was an increase of 2% on the previous year. We received 385 calls to our Helpline throughout the year.

In addition, 111 women were supported in the community through outreach and drop in. 67% of those who gave feedback on exiting the services felt that their lives had improved.

The Charity continued to run a refuge dedicated to supporting women from the South Asian community and has noticed an increase in women from racially minoritised groups across our refuge provision.

During 2021/22 Covid-19 continued to impact on the charity. Staff were working under more pressure than ever before; women presented with increased needs, particularly in respect of mental health having experienced increased complexity of the abuse faced. This was due to the abuse being prolonged because of Covid 19 and a lack of options for women and children to flee or having any respite.

As restrictions were reduced the working environment returned to a more normal way of working with staff coming back to the office and refuges full time. However as with the rest of the charity sector the impact of Covid 19 had resulted in a challenge to retain staff.

The charity used this as an opportunity to review its Human Resources policies, talent acquisition, and staff remunerations. As an interim measure a 3% salary increase was implemented in 1st April 2021 whilst an external HR provider was commissioned to undertake a comprehensive job evaluations and market salary research. As a result of this benchmarking exercise, which is intended to be carried out annually, a further increase in salaries was proposed and staff were issued with new statements of employment in April 2022. In line with our policy, staff are also provided with monthly supervision and have access to monthly clinical supervision and in addition one-to-one clinical supervision as and when required.

During 2021/22 the average number of employees was 15. The total remuneration paid to key management personnel totaled £107,624 with the interim CEO earning more than £60k pa.

The passing of the CEO in November 2020 required the charity to put increased governance arrangements in place. This ensured a consistent leadership approach until the newly appointed CEO commenced employment in May 2021. Focus was placed on reviewing the quality-of-service delivery and governance arrangements which led to being accredited the Women's Aid England National Quality Standard on 17th November 2021.

The CEO however decided to resign from her position and left the Charity in January 2022 due to personal reasons. An Interim CEO was appointed in January 2022 to ensure the charity was maximising its efforts regarding the diversification of income streams and overhauling operational arrangements as well as strengthening its market position with stakeholders, commissioners, and grant funders.

Despite these challenges, the charity continued to provide refuge provision and outreach support throughout the pandemic. Adjustments were made to ensure that support for women and children was continued, and a quality service was maintained.

Under the new leadership and through the dedication of its staff, trustees and volunteers, the Charity was successful in increasing its funding streams.

This included the Charity receiving continued funding from the previously called London Luton Airport Limited (LLAL) (now Bedfordshire and Luton Community Fund) fund which supports our Helpline provision and is a core funding stream for the Charity's services. Our dedicated staff facilitate the Helpline phone, email, and drop ins which are the gateways to all our internal services as well as allowing us to give information, support and guidance to individuals who contact us and who may not be requiring refuge and wanting to know what Domestic Violence and Abuse support is available either locally or nationally.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Luton Borough Council continued to fund our generic and complex needs refuge provision. Additional funding was received from the Police and Crime Commissioner to support our outreach provision.

To further enhance our service offer to women presenting with additional vulnerabilities; i.e. mental health and/or substance misuse issues and to enhance our beneficiaries overall health and wellbeing we received additional funds from Compass Wellbeing CIC. This enabled us to employ a specialist mental health practitioner to strengthen pathways with local mental health and substance misuse providers as well as upskilling the workforce. The grant also provided funding to commission a community interest company to deliver health and wellbeing activities. The children accessing our refuge provision were also able to benefit from play therapy funded through this grant.

Through a successful BBC Children in Needs Grant, we were able to secure 3-year funding to employ a dedicated Children and Young People Development Officer.

It is important to acknowledge and thanks to all the dedicated staff, Trustees and volunteers who supported the charity during these difficult months to keep the service running and ensure the charity continued to meet its aims and objectives.

The Charity also continued to invest in resources to reach out into the wider community and support survivors and professionals to navigate a sometimes-complex pathway into services and attended numerous local forums, networks and partnerships to build knowledge of its services, share expertise and ensure that the Charity is part of the multi-agency response to Domestic Abuse in Luton.

The organisation benefits from a large office space in Luton with rooms and space to accommodate groups, one to one sessions, and play sessions for the children. There had been a big focus on the expansion of group work and activities the previous year, but the Covid outbreak has meant the groups had to be curtailed. During 2021/22 however the charity was able to re-commence its therapeutic programmes and there are plans to continuously develop this vital aspect of the Charity's work.

The Charity continually evaluates its impact to continuously improve services and is working hard to demonstrate and evidence the value that the funding it receives contributes to quality outcomes for women and children.

Voluntary support and donations

The Charity continues to benefit greatly from all the kind and generous individuals and organisations who raised money for the Charity throughout the year. People gave their time to the Charity, donated items such as clothes toiletries- buggies and food. Receiving such generous support throughout the pandemic in such constrained circumstances, has been invaluable and gratefully received. Special mention -to the Food Bank, Kids Out, Mothers Union, local churches, local schools, Luton Rugby Club, Dunelm, Osprey, IKEA, Electrolux, Foresters Friendly Society and Levi Strauss.

During 2020/21 it was necessary to cease the volunteer program, because of Covid 19; however, this was re-instated during 2021/22 and new volunteers were welcomed to the Charity providing support and additional skills in a variety of roles.

Strategic Plans

During 2021/22 a 2year interim strategic plan was put in place allowing time for a long-term plan for the Charity to be developed whilst ensuring that the charity continuously adapted its service delivery considering the ongoing pandemic as well as ensuring robust governance due to the passing of the CEO in 2020/21 and CEO changes taking place during 2021/22.

The Strategy focuses on 3 themes –

- Support: Safe refuge for all who need it, Outreach and resettlement support, and work with children.
- Voice: Harness and hear the survivor voice, be the expert local voice, and support the national voice; and
- Resilience: Ensure the Charity is sustainable and resilient, meeting its aims, and fit for the future.

Investment Policy

The Trustees have considered the most appropriate policy for investing funds and have agreed that specialized interest-bearing bank accounts meet their requirements with a view to achieving the best available rate of interest to maximize investment income. The Trustees consider the return on investments to be appropriate in the current economic climate.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Financial review

The Trustees have prepared the accounts in accordance with the Statement of Recommended Practice (SORP) for Charities, which supplements the traditional income and expenditure account with a Statement of Financial Activities (SOFA) which records resources received and spent.

A detailed review of the financial position is shown in the Statement of Financial Activities. The following is a summary of the key points relating to our financial performance for 2021/22:-

Income increased by 0.7% to £686,279 (£681,688). Growth came from a 2.4% increase in Donations and Legacies income to £440,265 (£429,956) despite a fall of 2.7% in Charitable Activities income to £235,599 (£242,213).

As a consequence of this increase in Income , allied to a 7.4% decreased in total expenditure to £563,615 (£608,357) , the net movement in funds increased from a surplus of £73,311 to £118,116. The total Fund Balance at the 31st March 2022 was £726,711 (£608,595) comprising :

| | <u>£</u> |
|---------------------------------|----------------|
| Unrestricted funds (general) | 447,249 |
| Unrestricted funds (designated) | 112,000 |
| Restricted Funds | <u>167,462</u> |
| Representing Net Assets | <u>726,711</u> |

The closing bank balance at the 31st March 2022 was £397,350 (£288,323).

Reserves Policy

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the free reserves) held by the Charity should be three months of the resources expended, which equates to approximately £145,000. At this level, the trustees feel that they would be able to continue the current activities of the Charity in the event of a significant drop in funding. It would provide a time frame in which it would be necessary to consider how the funding would be replaced or activities changed. The Trustees have allocated funds to several designated funds for specific purposes; in particular to a fund to provide for redundancy payments in the event of closure and a fund should it be necessary to improve or relocate premises. The Charity's reserves are currently below their preferred level, but the Trustees continue to endeavour to increase the reserves during the next financial year.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Plans for future periods

During 2022/23 the Charity was able to diversify its income stream by placing a new focus on health care funding which resulted in securing additional grant income to support our complex needs provision and allowing the Charity to place a stronger focus on the health and wellbeing of its beneficiaries. Successful contractual negotiations with Luton Borough Council secured increased funding for our generic and complex needs refuge provision until June 2024.

Operational Challenges

The Charity continued to face operational challenges and increased demand for services due to Covid 19, but the increased funding enabled the Charity to expand its workforce and service offer by providing an array of 1:1 and group based therapeutic and holistic interventions to our beneficiaries. We were successful to implement an apprenticeship scheme, offered a social work student placement alongside the continued development of our volunteer programme.

A big emphasis is also being placed on reviewing our housing stock and developing a housing strategy that includes the purchase of dispersed accommodation to diversify our refuge provision ensuring that we are meeting the diverse needs of our beneficiaries, taking in to account feedback from survivors and stakeholders.

The Charity continued its involvement in Local Partnership Boards and supported the development of the local Domestic Abuse Needs Assessment and strategic plans.

Funding Challenges

Funding remains the principal challenge facing the Charity as there remains uncertainty over the funding landscape due to the 'cost of living' crisis which is predicted to be both deeper and longer than Covid 19. This is primarily due to the huge funding gap, made worse by inflation driving costs and eating into the real value of income as well as the surge in demand and increasing people challenges. The huge pressures on public sector funding poses an additional risk.

Strategic Plans

The Charity commenced work on developing their longer-term strategy. We engaged an external consultant to host an away day and support the charity in compiling its 3-year strategy. The strategy will focus on the following themes:

- Raising the Charity's profile
- Developing the Charity's property portfolio
- Developing a business/charity shop venture
- Improving provision for children and young people

The primary objective of the Strategy will be to achieve its fiscal targets and to take further steps towards achieving financial sustainability and securing new and more diversified sources of funding as well as remaining responsive to the changing needs/legislation in relation to domestic abuse.

To underpin future stability and continuity of its refuge places and local community services the Charity needs to establish and secure other sources of income. The creation of a fundraising strategy to engage with supporters in new ways, the diversification of its income streams and sourcing comprehensive bid and tender writing support will be central to achieving this.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

The following will also continue to be areas of focus and priority

- Diversification of our property portfolio
- Marketing and Communications strategy to be developed,
- Anti-Racism approach to the work of the Charity, monitoring and reporting on diversity, lived experience and protected characteristics within the organisation,
- Ensuring sustainable outcomes for women and children
- Improved data collation and analysis to better evidence our impact
- Strengthening service user involvement through a co-production approach
- Continuing to build partnerships with local/national stakeholders creating pathways for survivors.
- Achieving Registered Provider Status

Structure, governance and management

The charity was established on 18 February 2015 and is governed by its constitution adopted in December 2012.

The charity's assets and liabilities were transferred during the year from Luton Women's Aid, as an unincorporated charity, to Women's Aid in Luton as a CIO, with the exception of one of the two properties that we own, which is subject to contractual mortgage conditions currently preventing the transfer to the CIO. Further legal advice has been taken on this matter.

In recognition of the continued use of this freehold property within CIO, it is included in Freehold Land and Buildings at the carrying value of £188,927. The bank loans relating to this property are included within creditors on the Balance Sheet and split between those amounts falling due within one year and those amounts falling due after more than one year.

A deed of transfer was entered into on 31 December 2021 in anticipation of the charity operating solely through the CIO from 1 January 2022. This included a transfer of undertakings for all staff.

As the purpose and objectives of the charity remain the same in the CIO the Trustees have, to avoid confusion and to aid transparency, included the same Trustees Report with the accounts of both Luton Women's Aid and Women's Aid in Luton.

The trustees who served during the year and up to the date of signature of the financial statements were:

| | |
|----------------|--|
| Ms T Aanchawan | |
| Ms P Chagonda | (Appointed 13 October 2021) |
| Ms S Morton | |
| Mrs M Durkan | (Appointed 23 June 2021 and resigned 27 July 2022) |
| Mrs F Palmer | (Appointed 23 June 2021 and resigned 23 July 2022) |
| Ms D Nelson | (Appointed 29 June 2022) |
| Ms A Waheed | (Appointed 29 June 2022) |
| Ms L Morris | (Resigned 31 March 2022) |

Appointment of Trustees

Applications for the post of trustee are considered at the AGM. Trustees co-opted during the year have their appointment ratified at the AGM.

The Trustees continue to review their composition and effectiveness. There is a continuing need for Trustees who reflect different cultures and experiences. The Trustees are actively seeking candidates who will meet these requirements and were successful in recruiting new Trustees this year.

The trustees who served during the year and up to the date of signature of the financial statements are shown on the Legal and Administrative Information page.

WOMEN'S AID IN LUTON

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Risk Management

The Trustees are responsible for the management of business risks faced by the Charity.

The systems of internal control are designed to provide reasonable, but not absolute assurance against material misstatement of loss. They include:

- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non- financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

The Trustees have in place a formal risk management process to assess business risks and implement risk management strategies. This involved identifying the types of risks the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. Business risks are identified, assessed and controls established throughout the year. A formal review of the Charity's business risk management process is undertaken on a periodic basis.

Attention has been focused on non-financial risks and in particular, Health and Safety issues relating to the use of the Charity's refuges. The Trustees ensure that regular independent Health and Safety reviews are carried out.

As the majority of the Charity's funds are derived from public bodies, and as such are subject to changes in local and national government policy, this presents the most significant financial risk factor. The Trustees have accordingly allocated contingency funds by setting up a reserves policy and the policy is reviewed on a regular basis by the Trustees.

Organisation

The Board of Trustees administer the Charity and meet regularly during the year. The Trustees are unpaid volunteers.

A Chief Executive Officer is appointed by the Board to manage the day-to-day operation of the Charity.

Trustee induction and training

New Trustees undergo orientation equivalent to a day to brief them on their legal obligations under Charity Law, the content of the constitution, decision making process, and the recent financial performance of the Charity. During their visit they will be introduced to members of staff on duty and given details of the staffing structure. They will then be invited to the next Board meeting where introductions are dealt with at the beginning of the meeting.

The trustees' report was approved by the Board of Trustees.

T Aanchawan

Ms T Aanchawan
Chair of trustees

17 January 2023

Perpertua Chagonda

Ms P Chagonda
Chair of trustees

WOMEN'S AID IN LUTON
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF WOMEN'S AID IN LUTON

I report to the trustees on my examination of the financial statements of Women's Aid In Luton (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

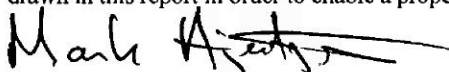
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mark Hjertzen BA FCA

HW Associates Limited

Dated: 19 January 2023

WOMEN'S AID IN LUTON
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

| | Notes | Unrestricted funds general 2022 | Unrestricted funds designated 2022 | Restricted funds 2022 | Total 2022 | Unrestricted funds general 2021 | Unrestricted funds designated 2021 | Restricted funds 2021 | Total 2021 |
|---|-------|---------------------------------|------------------------------------|-----------------------|----------------|---------------------------------|------------------------------------|-----------------------|----------------|
| | | £ | £ | £ | £ | £ | £ | £ | £ |
| Income and endowments from: | | | | | | | | | |
| Donations and legacies | 3 | 15,554 | - | 424,711 | 440,265 | 18,544 | - | 411,412 | 429,956 |
| Charitable activities | 4 | 235,599 | - | - | 235,599 | 242,213 | - | - | 242,213 |
| Investments | 5 | - | - | - | - | 202 | - | - | 202 |
| Other income | 6 | 10,415 | - | - | 10,415 | 9,297 | - | - | 9,297 |
| Total income | | 261,568 | - | 424,711 | 686,279 | 270,256 | - | 411,412 | 681,668 |
| Expenditure on: | | | | | | | | | |
| Charitable activities | 7 | 285,490 | - | 278,125 | 563,615 | 203,922 | - | 400,080 | 604,002 |
| Other | 11 | 4,548 | - | - | 4,548 | - | - | - | - |
| Total expenditure | | 290,038 | - | 278,125 | 568,163 | 203,922 | - | 400,080 | 604,002 |
| Net (outgoing)/incoming resources before transfers | | (28,470) | - | 146,586 | 118,116 | 66,334 | - | 11,332 | 77,666 |

WOMEN'S AID IN LUTON

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

| | Notes | Unrestricted funds general 2022 £ | Unrestricted funds designated 2022 £ | Restricted funds 2022 £ | Total Unrestricted funds general 2021 £ | Unrestricted funds designated 2021 £ | Restricted funds 2021 £ | Total 2021 £ |
|---|-------|-----------------------------------|--------------------------------------|-------------------------|---|--------------------------------------|-------------------------|----------------|
| Net (outgoing)/incoming resources before transfers | | (28,470) | - | 146,586 | 66,334 | - | 11,332 | 77,666 |
| Gross transfers between funds | | (1,761) | - | 1,761 | (3,536) | 3,536 | - | - |
| Net (expenditure)/income for the year/ Net movement in funds | | (30,231) | - | 148,347 | 62,798 | 3,536 | 11,332 | 77,666 |
| Fund balances at 1 April 2021 | | 475,739 | 112,000 | 20,856 | 98,220 | 108,464 | 9,524 | 216,208 |
| Fund balances at 31 March 2022 | | 445,508 | 112,000 | 169,203 | 161,018 | 112,000 | 20,856 | 293,874 |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

WOMEN'S AID IN LUTON

BALANCE SHEET

AS AT 31 MARCH 2022

| | Notes | 2022 £ | £ | 2021 £ | £ |
|--|-------|-----------------|----------------|-----------------|----------------|
| Fixed assets | | | | | |
| Tangible assets | 12 | | 392,332 | | 4,549 |
| Current assets | | | | | |
| Debtors | 13 | 27,946 | | 40,498 | |
| Cash at bank and in hand | | 397,350 | | 288,323 | |
| | | <u>425,296</u> | | <u>328,821</u> | |
| Creditors: amounts falling due within one year | 15 | <u>(31,452)</u> | | <u>(39,496)</u> | |
| Net current assets | | | 393,844 | | 289,325 |
| Total assets less current liabilities | | | <u>786,176</u> | | <u>293,874</u> |
| Creditors: amounts falling due after more than one year | 16 | | (59,465) | | - |
| Net assets | | | <u>726,711</u> | | <u>293,874</u> |
| Income funds | | | | | |
| Restricted funds | 17 | | 169,203 | | 20,856 |
| Unrestricted funds - designated | | | 112,000 | | 112,000 |
| <u>Unrestricted funds - general</u> | | | | | |
| Designated funds | 18 | 112,000 | | 112,000 | |
| General unrestricted funds | | 333,508 | | 49,018 | |
| | | | <u>445,508</u> | | <u>161,018</u> |
| | | | <u>726,711</u> | | <u>293,874</u> |

The financial statements were approved by the Trustees on 17 January 2023

T Aanchawan

Ms T Aanchawan
Trustee

Perpetua Chagonda

Ms P Chagonda
Trustee

WOMEN'S AID IN LUTON

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

| | Notes | 2022 £ | £ | 2021 £ | £ |
|---|-------|-----------|----------|-----------|----------|
| Cash flows from operating activities | | | | | |
| Cash generated from operations | 22 | | 120,278 | | 76,901 |
| Investing activities | | | | | |
| Investment income received | | - | | 202 | |
| Net cash (used in)/generated from investing activities | | | - | | 202 |
| Financing activities | | | | | |
| Repayment of bank loans | | (11,251) | | (11,246) | |
| Net cash used in financing activities | | | (11,251) | | (11,246) |
| Net increase in cash and cash equivalents | | | 109,027 | | 65,857 |
| Cash and cash equivalents at beginning of year | | | 288,323 | | 222,466 |
| Cash and cash equivalents at end of year | | | 397,350 | | 288,323 |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

| | |
|-----------------------------|----------------------|
| Freehold land and buildings | 1% straight line |
| Fixtures and fittings | 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

| | Unrestricted funds general 2022 £ | Restricted funds 2022 £ | Total 2022 £ | Unrestricted funds general 2021 £ | Restricted funds 2021 £ | Total 2021 £ |
|---------------------|---|----------------------------------|--------------------|---|----------------------------------|--------------------|
| Donations and gifts | 15,554 | - | 15,554 | 18,544 | - | 18,544 |
| Grants | - | 424,711 | 424,711 | - | 411,412 | 411,412 |
| | <u>15,554</u> | <u>424,711</u> | <u>440,265</u> | <u>18,544</u> | <u>411,412</u> | <u>429,956</u> |

4 Charitable activities

| | 2022 £ | 2021 £ |
|-----------------|----------------|----------------|
| Housing benefit | <u>235,599</u> | <u>242,213</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

5 Investments

| | Total | Unrestricted funds general |
|---------------------|-------------------|----------------------------------|
| | 2022 | 2021 |
| | £ | £ |
| Interest receivable | - | 202 |
| | <u> </u> | <u> </u> |

6 Other income

| | Unrestricted funds general | Unrestricted funds general |
|--------------|---|----------------------------------|
| | 2022 | 2021 |
| | £ | £ |
| Other income | 10,415 | 9,297 |
| | <u> </u> | <u> </u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

7 Charitable activities

| | 2022 | 2021 |
|--|----------------|----------------|
| | £ | £ |
| Staff costs | 330,451 | 319,738 |
| Depreciation and impairment | 4,355 | 1,515 |
| Rent and rates | 68,936 | 91,031 |
| Water | 1,488 | 2,318 |
| Light and heat | 41,141 | 24,384 |
| Repairs and maintenance | 27,460 | 35,611 |
| Insurance | 11,751 | 11,617 |
| Other refuge costs | 859 | 7,837 |
| Telephone | 13,239 | 11,646 |
| Mortgage interest | 2,719 | 3,072 |
| Other staff costs | 7,746 | 7,092 |
| Computers and equipment | 19,067 | 18,716 |
| Staff travel expenses | 1,752 | 1,948 |
| Client expenses | 2,242 | 11,035 |
| Other office costs | 4,250 | 7,103 |
| Depreciation | 1,151 | - |
| | <u>538,607</u> | <u>554,663</u> |
| Share of support costs (see note 8) | 21,008 | 45,739 |
| Share of governance costs (see note 8) | 4,000 | 3,600 |
| | <u>563,615</u> | <u>604,002</u> |
| Analysis by fund | | |
| Unrestricted funds - general | 285,490 | 203,922 |
| Restricted funds | 278,125 | 400,080 |
| | <u>563,615</u> | <u>604,002</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

8 Support costs

| | Support costs | Governance costs | 2022 Support costs | Governance costs | 2021 |
|----------------------------|---------------|------------------|--------------------|------------------|---------------|
| | £ | £ | £ | £ | £ |
| Legal and professional | 16,843 | - | 16,843 | 42,729 | 42,729 |
| Accountancy fees | 4,165 | - | 4,165 | 3,010 | 3,010 |
| Independent examiner's fee | - | 4,000 | 4,000 | - | 3,600 |
| | <u>21,008</u> | <u>4,000</u> | <u>25,008</u> | <u>45,739</u> | <u>49,339</u> |
| Analysed between | | | | | |
| Charitable activities | <u>21,008</u> | <u>4,000</u> | <u>25,008</u> | <u>45,739</u> | <u>49,339</u> |

Governance costs includes payments to the independent examiner of £4,000 for independent examiner's fees.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year ended 31 March 2022, no trustee expenses have been incurred (2021: £NIL)

10 Employees

The average monthly number of employees during the year was:

| | 2022 | 2021 |
|-------------------------|----------------|----------------|
| | Number | Number |
| | 15 | 15 |
| | <u>15</u> | <u>15</u> |
| Employment costs | 2022 | 2021 |
| | £ | £ |
| Wages and salaries | 303,356 | 296,521 |
| Social security costs | 20,810 | 16,925 |
| Other pension costs | 6,285 | 6,292 |
| | <u>330,451</u> | <u>319,738</u> |

The number of employees whose annual remuneration was more than £60,000 is as follows:

| | 2022 | 2021 |
|--|----------|----------|
| | Number | Number |
| | 1 | - |
| | <u>1</u> | <u>-</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

11 Other

| | Unrestricted funds general 2022 | Total £ 2021 |
|---|--|--------------------|
| Net loss on disposal of tangible fixed assets | 4,548 | - |
| | <u>4,548</u> | <u>-</u> |

12 Tangible fixed assets

| | Freehold land and buildings £ | Fixtures and fittings £ | Total £ |
|------------------------------------|-------------------------------------|-------------------------------|----------------|
| Cost | | | |
| At 1 April 2021 | 435,460 | 76,157 | 511,617 |
| Disposals | - | (76,157) | (76,157) |
| | <u>435,460</u> | <u>-</u> | <u>435,460</u> |
| At 31 March 2022 | 435,460 | - | 435,460 |
| Depreciation and impairment | | | |
| At 1 April 2021 | 38,773 | 71,609 | 110,382 |
| Depreciation charged in the year | 4,355 | - | 4,355 |
| Eliminated in respect of disposals | - | (71,609) | (71,609) |
| | <u>43,128</u> | <u>-</u> | <u>43,128</u> |
| At 31 March 2022 | 43,128 | - | 43,128 |
| Carrying amount | | | |
| At 31 March 2022 | <u>392,332</u> | <u>-</u> | <u>392,332</u> |
| At 31 March 2021 | <u>-</u> | <u>4,549</u> | <u>4,549</u> |

13 Debtors

| | 2022 £ | 2021 £ |
|---|---------------|---------------|
| Amounts falling due within one year: | | |
| Other debtors | - | 8,754 |
| Prepayments and accrued income | 27,946 | 31,744 |
| | <u>27,946</u> | <u>40,498</u> |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

14 Loans and overdrafts

| | 2022 £ | 2021 £ |
|-------------------------|-----------|-----------|
| Bank loans | 70,715 | - |
| Payable within one year | 11,250 | - |
| Payable after one year | 59,465 | - |

The long term loans are secured by fixed charges over one of the properties detailed in note 12.

15 Creditors: amounts falling due within one year

| | Notes | 2022 £ | 2021 £ |
|------------------------------------|-------|-----------|-----------|
| Bank loans | 14 | 11,250 | - |
| Other taxation and social security | | 7,433 | 6,237 |
| Trade creditors | | - | 55 |
| Other creditors | | 4,968 | 2,265 |
| Accruals and deferred income | | 7,801 | 30,939 |
| | | 31,452 | 39,496 |

16 Creditors: amounts falling due after more than one year

| | Notes | 2022 £ | 2021 £ |
|------------|-------|-----------|-----------|
| Bank loans | 14 | 59,465 | - |

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

| | Movement in funds | | Movement in funds | | | Balance at 31 March 2022 |
|--|--------------------|-------------------------|--------------------|--------------------|-----------|--------------------------|
| | Incoming resources | Balance at 1 April 2021 | Incoming resources | Resources expended | Transfers | |
| | £ | £ | £ | £ | £ | |
| Bedfordshire and Luton Community Foundation - LLAL Community Investment Fund 2021/22 | - | 11,262 | 70,289 | (74,085) | - | 7,466 |
| MHCLG - Complex Needs | - | 8,417 | 107,433 | (89,690) | - | 26,160 |
| Compass Wellbeing - Winter Preassuress Programme Funding | - | - | 99,774 | (2,032) | - | 97,742 |
| Luton Borough Council - Public Health & HRS | - | - | 110,750 | (90,636) | - | 20,114 |
| Shortfall grant | - | - | - | - | - | - |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

| 17 Restricted funds | (Continued) | | | | | |
|--|-------------|--------|---------|-----------|-------|---------|
| MOPJPCC Outreach Police and Crime Commissioner, VERU - | - | - | 10,000 | (9,604) | - | 396 |
| Winter Contingency Grant to support Young People Police and Crime Commissioner, VERU grant for survivors | - | 1,177 | - | (2,938) | 1,761 | - |
| Police and Crime Commissioner, VERU grant for Client Handbook | - | - | 2,000 | (570) | - | 1,430 |
| Paradigm Housing - Community Fund | - | - | 5,000 | (3,510) | - | 1,490 |
| BBC Children in Need - Grant for children and young people living in refuges | - | - | 1,500 | (330) | - | 1,170 |
| | - | - | 17,965 | (4,730) | - | 13,235 |
| | - | 20,856 | 424,711 | (278,125) | 1,761 | 169,203 |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

17 Restricted funds

(Continued)

Bedfordshire and Luton Community Foundation - LALL

£70,289 was received in the year from Bedfordshire and Luton Community Foundations. This enables the Charity to employ a dedicated Children, Family and Young Persons Officer supporting young people in the refuges and in the Community. It also supports Outreach work allowing a Referral and Assessment Office to be employed providing help and advice via the helpline. £74,085 was spent in the year. Together with brought forward balance of £11,262 the balance to carry forward was £7,466.

MHCLG - Complex Needs

£107,433 was received in the year from MHCLG to fund staffing, direct costs and overheads for the refuge for Single Women with complex needs. £89,690 was spent in the year. Together with brought forward balance of £8,417, the balance to carry forward was £26,160.

Winter Pressures Programme Funding - Compass

£99,774 was Received from Winter Pressures Programme Funding. This allows Charity to employ Senior Social Worker to support Adults with mental Health problems. £2,032 was spent in the year. £97,742 was carried forward.

Luton Borough Council - Public Health & HRS shortfall

110,750 was received from Luton Borough Council for Housing Related Support Services in four refuges. £90,636 was spent in the year. The balance of £20,114 was carried forward.

Police and Crime Commissioner - MOPJPCC Outreach

£10,000 was received in the year from Police and Crime Commissioner's Grant to support Outreach work. £9,604 was spent in the year. The balance of £396 was carried forward.

Police and Crime Commissioner, VERU - Winter Contingency Grant to support Young People

£1,177 was brought forward from Violence and Exploitation Reduction Unit Grant to help deliver training, workshops and webinars for Staff, Children, Parents and Young People. £2,938 was spent in a year. Transfer of £1,761 was made to unrestricted funds. £NIL was carried forward.

Police and Crime Commissioner - VERU

£2,000 was received in the year from VERU for awareness raising initiative aimed at reducing stigma around domestic abuse as well as program aimed at survivors to increase their confidence. £570 was spent in the year and £1,430 was carried forward.

Police and Crime Commissioner - VERU

£5,000 was received in the year to review and develop a new Client Handbook for Adults entering the refuge. £3,510 was spent in the year. £1,490 was carried forward.

Paradigm Housing

£1,500 was received in the year to organise courses for Outreach and Resettlement clients. £330 was spent in the year. £1,170 was carried forward.

BBC Children in Need

£17,965 out £98,373 was received from BBC Children in Need towards three- year project. This enables Charity to employ Children's Work Development Officer supporting disadvantage Children and Young People. £4,730 was spent in the year. The balance of £13,235 was carried forward.

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

| | Movement in funds | | Movement in funds | | |
|-----------------------------------|-------------------------|--------------------|-------------------------|--------------------|--------------------------|
| | Balance at 1 April 2020 | Incoming resources | Balance at 1 April 2021 | Incoming resources | Balance at 31 March 2022 |
| | £ | £ | £ | £ | |
| Repairs and dilapidations reserve | 67,000 | - | 67,000 | - | 67,000 |
| Equipment reserve | 8,000 | - | 8,000 | - | 8,000 |
| Contractual commitment reserve | 12,000 | - | 12,000 | - | 12,000 |
| Key staff | 20,000 | - | 20,000 | - | 20,000 |
| Legal funds reserve | 5,000 | - | 5,000 | - | 5,000 |
| | <u>112,000</u> | <u>-</u> | <u>112,000</u> | <u>-</u> | <u>112,000</u> |

Repairs and Dilapidations Reserve

A reserve to provide maintenance and updating of the properties occupied by the Charity.

Equipment Reserve

A reserve to ensure that there is sufficient money to replace equipment and household furnishings when it becomes obsolete or beyond economic repair.

Contractual Commitment Reserve

A reserve to ensure that the Charity is able to cover contracted payments to staff as redundancy provision and other commitments that may arise.

Key Staff Costs Reserve

A reserve to cover the costs of filling key leadership roles in the Charity.

Legal Funds Reserve

A reserve to cover the costs associated with lease renewals and governance matters.

WOMEN'S AID IN LUTON
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

| 19 Analysis of net assets between funds | Unrestricted funds | | Designated funds | | Restricted funds | | Total | | Unrestricted funds | | Designated funds | | Restricted funds | | Total | |
|--|--------------------|---|------------------|---|------------------|---|----------------|---|--------------------|---|------------------|---|------------------|---|----------------|---|
| | 2022 | £ | 2022 | £ | 2022 | £ | 2022 | £ | 2021 | £ | 2021 | £ | 2021 | £ | 2021 | £ |
| Fund balances at 31 March 2022 are represented by: | | | | | | | | | | | | | | | | |
| Tangible assets | 392,332 | | - | | - | | 392,332 | | 4,549 | | - | | - | | 4,549 | |
| Current assets/(liabilities) | 114,402 | | 112,000 | | 167,442 | | 393,844 | | 289,325 | | - | | - | | 289,325 | |
| Long term liabilities | (59,465) | | - | | - | | (59,465) | | - | | - | | - | | - | |
| | <u>447,269</u> | | <u>112,000</u> | | <u>167,442</u> | | <u>726,711</u> | | <u>293,874</u> | | <u>-</u> | | <u>-</u> | | <u>293,874</u> | |

WOMEN'S AID IN LUTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

20 **Operating lease commitments**

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

| | 2022 £ | 2021 £ |
|----------------------------|---------------|---------------|
| Within one year | 29,400 | 29,400 |
| Between two and five years | 13,000 | 37,000 |
| | <u>42,400</u> | <u>66,400</u> |

21 **Related party transactions**

There were no disclosable related party transactions during the year (2021 - none).

22 **Cash generated from operations**

| | 2022 £ | 2021 £ |
|---|----------------|---------------|
| Surplus for the year | 118,116 | 77,666 |
| Adjustments for: | | |
| Investment income recognised in statement of financial activities | - | (202) |
| Loss on disposal of tangible fixed assets | 4,548 | - |
| Depreciation and impairment of tangible fixed assets | 4,355 | 1,515 |
| Movements in working capital: | | |
| Decrease/(increase) in debtors | 12,552 | (10,078) |
| (Decrease)/increase in creditors | (19,293) | 8,000 |
| Cash generated from operations | <u>120,278</u> | <u>76,901</u> |

23 **Analysis of changes in net funds**

| | At 1 April 2021 £ | Cash flows At 31 March 2022 | |
|--|----------------------|-----------------------------|----------------|
| | | £ | £ |
| Cash at bank and in hand | 288,323 | 109,027 | 397,350 |
| Loans falling due within one year | - | (11,250) | (11,250) |
| Loans falling due after more than one year | - | (59,465) | (59,465) |
| | <u>288,323</u> | <u>38,312</u> | <u>326,635</u> |

WOMEN'S AID IN LUTON

England & Wales - Charity number 1160555

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------|-------------------|----------------|--------------|-----------|-----------------|----------------|--------------|
| From | Period start date | | | To | Period end date | | |
| | Day 1st | Month April | Year 2020 | | Day 31st | Month March | Year 2021 |

Section A Reference and administration details

Charity name Womens Aid in Luton

Other names charity is known by

Registered charity number (if any) 1160555

Charity's principal address 32-34 Duke Street
 Luton
 Bedfordshire
Postcode LU2 OHH

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|------------------|-----------------|-----------------------------------|---|
| 1 | Sue Lofthouse | | Resigned 30 June 2021 | |
| 2 | Gail Dearing | | Resigned 31 March 2021 | |
| 3 | Siobhan Morton | | Appointed 4 November 2020 | |
| 4 | Barbara Kelman | | Resigned 31 December 2020 | |
| 5 | Lyndsey Morris | | | |
| 6 | Tahera Aanchawan | | Appointed 24 March 2021 | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |

| | |
|--|--|
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|--|
| Type of governing document <i>(eg. trust deed, constitution)</i> | Constitution |
| How the charity is constituted <i>(eg. trust, association, company)</i> | CIO |
| Trustee selection methods <i>(eg. appointed by, elected by)</i> | Appointed by a resolution at a properly convened meeting |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

| |
|--|
| |
|--|

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object for which the organisation is established is to relieve the distress and suffering experienced by women who have been greatly or persistently maltreated, physically, emotionally, financially or sexually by their partners, family members or by the fathers of their children and any children of such women provided that such women, are in necessitous circumstances by: a) provide centres where such women and their children can enjoy temporary rest and protection from attack (abuse), persecution, either with a view to effecting (assisting) a reconciliation between such women and their partners, family members and the fathers of their children or with a view to their (starting TAR 3 March 2012 independent living) obtaining a permanent legal separation or divorce. b) Provide single and ongoing support and assistance in obtaining legal advice, medical care (emotional support) and relevant information as part of a supportive process for women and their children who have suffered serious injury or impairment, physical, emotional or sexual

There are no achievements and performance to report as the charity was not operational in this year

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

There are no achievements and performance to report as the charity was not operational in this year

Section E**Financial review**

Brief statement of the charity's policy on reserves

| |
|--|
| |
|--|

Details of any funds materially in deficit

| |
|--|
| |
|--|

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

| |
|--|
| |
|--|

Section F**Other optional information**

| |
|--|
| |
|--|

Section G**Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|--|--------------------|--|
| Signature(s) | <i>T Aanchawan</i> | |
| Full name(s) | Tahera Aanchawan | |
| Position (eg Secretary, Chair, etc) | Chair of Trustees | |
| Date | 19 January 2021 | |



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | |
|--------------|-------------|
| Charity Name | No (if any) |
|--------------|-------------|

Receipts and payments accounts

CC16a

| | | | |
|----------------------------|-------------------------------------|-----------|------------------------------------|
| For the period from | Period start date 1st April 2020 | To | Period end date 31st March 2021 |
|----------------------------|-------------------------------------|-----------|------------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | - | - | - | - | - |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | - | - | - | - | - |
| A3 Payments | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | - | - | - | - | - |
| Net of receipts/(payments) | - | - | - | - | - |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | - | - | - | - | - |
| Cash funds this year end | - | - | - | - | - |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|-------------------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | Total cash funds | - | - | - |

(agree balances with receipts and payments account(s))

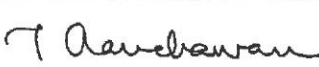
| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|------------------|------------------|
|  | TAHERA AANCHAWAN | 19-1-22 |