

**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

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#### Trustees

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

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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**

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#### **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**

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#### **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**

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#### **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**

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#### **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

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#### 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**

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#### **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 Perpertua 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)
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#### **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**

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#### **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**

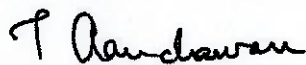
The Board of Trustees administer the Charity and meet regularly during the year. The Trustees are unpaid volunteers.

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***

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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

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##### 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**

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##### **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
		£	£	£	£	£	£	£	£
<b>Income and endowments from:</b>									
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
<b>Total income</b>		<b>569,110</b>	<b>-</b>	<b>513,366</b>	<b>1,082,476</b>	<b>508,546</b>	<b>-</b>	<b>490,627</b>	<b>999,173</b>
<b>Expenditure on:</b>									
Charitable activities	6	513,801	-	487,538	1,001,339	402,568	-	562,057	964,625
Other expenditure	11	2,800	-	-	2,800	-	-	-	-
<b>Total expenditure</b>		<b>516,601</b>	<b>-</b>	<b>487,538</b>	<b>1,004,139</b>	<b>402,568</b>	<b>-</b>	<b>562,057</b>	<b>964,625</b>
<b>Net income</b>		<b>52,509</b>	<b>-</b>	<b>25,828</b>	<b>78,337</b>	<b>105,978</b>	<b>-</b>	<b>(71,430)</b>	<b>34,548</b>
Transfers between funds		(3,996)	3,000	996	-	-	-	-	-
<b>Net movement in funds</b>	<b>8</b>	<b>48,513</b>	<b>3,000</b>	<b>26,824</b>	<b>78,337</b>	<b>105,978</b>	<b>-</b>	<b>(71,430)</b>	<b>34,548</b>
<b>Reconciliation of funds:</b>									
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
<b>Fund balances at 31 March 2025</b>		<b>1,129,645</b>	<b>115,000</b>	<b>36,900</b>	<b>1,281,545</b>	<b>1,081,132</b>	<b>112,000</b>	<b>10,076</b>	<b>1,203,208</b>



**WOMEN'S AID IN LUTON**

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

***FOR THE YEAR ENDED 31 MARCH 2025***

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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	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	13		921,639		932,141
<b>Current assets</b>					
Debtors	14	109,796		8,269	
Cash at bank and in hand		431,161		411,149	
		<u>540,957</u>		<u>419,418</u>	
<b>Creditors: amounts falling due within one year</b>	16	<u>(133,357)</u>		<u>(109,593)</u>	
<b>Net current assets</b>			407,600		309,825
<b>Total assets less current liabilities</b>			1,329,239		1,241,966
<b>Creditors: amounts falling due after more than one year</b>	17		<u>(47,694)</u>		<u>(38,758)</u>
<b>Net assets</b>			<u>1,281,545</u>		<u>1,203,208</u>
<b>The funds of the charity</b>					
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 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	25		16,470		114,722
<b>Net cash generated from investing activities</b>			-		-
<b>Financing activities</b>					
Repayment of bank loans		3,542		(10,200)	
<b>Net cash generated from/(used in) financing activities</b>			3,542		(10,200)
<b>Net increase in cash and cash equivalents</b>			20,012		104,522
Cash and cash equivalents at beginning of year			411,149		306,627
<b>Cash and cash equivalents at end of year</b>			431,161		411,149

## **WOMEN'S AID IN LUTON**

### **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

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#### **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**

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**4 Income from charitable activities**

	<b>Unrestricted funds 2025 £</b>	<b>Unrestricted funds 2024 £</b>
<b>Housing benefit</b>		
Services provided under contract	500,706	472,503

**5 Other income**

	<b>Unrestricted funds 2025 £</b>	<b>Unrestricted funds 2024 £</b>
<b>Other income</b>		
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 £
<b>Direct costs</b>		
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
	<u>909,219</u>	<u>858,514</u>
<b>Share of support and governance costs (see note 7)</b>		
Support	87,120	97,951
Governance	5,000	8,160
	<u>1,001,339</u>	<u>964,625</u>
<b>Analysis by fund</b>		
Unrestricted funds - general	513,801	402,568
Restricted funds	487,538	562,057
	<u>1,001,339</u>	<u>964,625</u>



**WOMEN'S AID IN LUTON**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

**7 Support costs allocated to activities**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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>
<b>Analysed between:</b>		
Charitable expenditure	<u>92,120</u>	<u>106,111</u>

**8 Net movement in funds**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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	<u>10,503</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:

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
	<u>19</u>	<u>18</u>
<b>Employment costs</b>		
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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

### 11 Other expenditure

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Financing costs	2,800	-

### 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 £
<b>Cost or valuation</b>			
At 1 April 2024	932,000	11,827	943,827
At 31 March 2025	932,000	11,827	943,827
<b>Depreciation and impairment</b>			
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	18,640	3,548	22,188
<b>Carrying amount</b>			
At 31 March 2025	913,360	8,279	921,639
At 31 March 2024	922,680	9,461	932,141

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**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Amounts falling due within one year:</b>		
Trade debtors	59,625	-
Other debtors	20,322	-
Prepayments and accrued income	29,849	8,269
	<u>109,796</u>	<u>8,269</u>

**15 Loans and overdrafts**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Bank loans	<u>53,550</u>	<u>50,008</u>
Payable within one year	5,856	11,250
Payable after one year	<u>47,694</u>	<u>38,758</u>

**16 Creditors: amounts falling due within one year**

	<b>Notes</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
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>

**17 Creditors: amounts falling due after more than one year**

	<b>Notes</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
Bank loans	15	<u>47,694</u>	<u>38,758</u>

**18 Deferred income**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other deferred income	<u>-</u>	<u>35,566</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
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
Deferred income at 31 March 2025	-	35,566
19 Retirement benefit schemes	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	8,412	8,031

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

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#### 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
	£	£	£	£	£
<b>At 31 March 2025:</b>					
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
	£	£	£	£	£
<b>At 31 March 2024:</b>					
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
<b>Adjustments for:</b>		
Depreciation and impairment of tangible fixed assets	10,503	10,503
<b>Movements in working capital:</b>		
(Increase)/decrease in debtors	(101,527)	10,457
Increase in creditors	64,724	23,648
(Decrease)/increase in deferred income	(35,566)	35,566
<b>Cash generated from operations</b>	<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>