



Image by: Shonagh Rae

Supporting
vulnerable
women and
children

Moving forward
Consolidating
the work for the
future



On the front
line with
women at risk

CWA 2020-21 Annual Report



Who are we?

The Church Welfare Association was founded in the 19th Century under another name, to assist women nationwide involved in prostitution, or to help women and children at risk of such involvement.

These aims have not diminished, but have widened over the years to support residential and day care projects, holiday clubs, parenting courses for teenagers etc., most of which function in deprived areas. Poverty disproportionately affects women and children and most projects in this field of work function on very tight budgets, usually with the invaluable help of many volunteers.

What do we do?

The Church Welfare Association is an established corporation administering monies for the benefit of Social Work in connection with the Church of England.

We give grants for projects

Organisations can apply for grants to support residential projects undertaking the shelter, training or rehabilitation of women or girls, with or without infants, in need of care and moral support. We can also support Day Care projects designed to assist and support women and children, particularly single parent families. **We do also support small projects.**

Front cover image by
permission of Shonage Rae.





Moving forward: Consolidating the work for the future.

—

Members, all trustees, meet 3 times a year (this year necessarily online, in common with most other organisations). The CWA owns no property and consists at present of 9 members of Council. These members come from a variety of backgrounds and experience, all having spent years of their lives looking after some of the most vulnerable people in our society, either professionally or as volunteers.

The challenges of living in and through a pandemic has shown us all how resilient we can be in being able to adapt to new ways of working. We are not the only group which gives thanks for the progress in our use of the internet and in particular the ability to relate to one another on zoom. Regretfully, it has left one Trustee unable to access any of our meetings and a second struggling to keep involved.

We have been conscious of the pressures on leaders of groups who have been at the forefront of alleviating the distress of

individuals; this has been magnified by the rules of self-isolation and lockdown.

Nevertheless, in addition to meeting on zoom for our consideration of grant allocations, we have used our time to give thought and consideration as to **how we might entrust all that we are, and all that we have stood for, to another charity.**

We are conscious that through our grant making we are increasingly giving to either **Beyond The Streets** or groups affiliated to them.





The trustees engaged a solicitor to give guidance on the way towards our vision of the future. The first stop was the Charity Commissioners from whom we were apprised of five link charities. They are:

- **The Fellowship of St Michael and All Angels Trust Fund**

(charity no. 20992-1) governed by a Trust Deed dated 16 July 1915 and with a charitable object of “the maintenance of a home for the use of women or girls of better education and social position who have fallen and are not suitable for ordinary maternity homes or for rescue work in the Diocese”;

- **The Grace Anne Poole Charity**

(charity no. 209992-2) governed by a scheme dated 1 August 1958 and with the charitable object “to aid moral welfare work in the Diocese of Gloucester”;

- **The Leicester Home School**

(charity no. 209992-3) governed by a Charity Commission scheme dated 18 June 1957 with the charitable object “for furthering moral welfare work among women”;

- **The Kelly Holdsworth Fund**

(charity no. 209992-4) governed by a Trust Deed dated 9 July 1915 with the charitable object of “the maintenance, support or improvement of a home carried on for the purpose of rescue work in the Diocese of York”;

- **The Manchester Diocesan Fund**

(charity no. 209992-5) governed by a Trust Deed dated 10 January 1916 with the charitable object “for the promotion and encouragement of rescue and preventive work carried on in and for the Diocese of Manchester or for such work carried on by the Church of England in any part of the United Kingdom.”

Effort has been made to discover more of the aforementioned charities without much success. No, not even the internet could provide answers!

It was good to be apprised of more of our history, showing how The Church assisted in a society that could not be caring and loving and accepting to those whom they regarded as living outside acceptable moral norms. This scenario is also relevant in those recently seeking to be





compensated for being forced to hand over their baby for adoption.

Letters to the press have reiterated the role of Society, which for one writer included the child's parents, teachers and friends who would consider the child as less for being illegitimate, and the mother an embarrassment.

The fact that we have had other charities closing and being linked to us indicates a rightness in the way we seek to move forward. In the meantime, we have been advised to approach the Charity Commissioners for them to authorise the closure of these five linked charities before the transfer of our assets; we have asked for this to be achieved.

We have now received the report of our solicitor with her overview and comparison of the Church Welfare Association's and Beyond The Streets' objectives. In addition we have a list of due steps yet to be taken.



In order to start building foundations for the entrusting of our assets, I have had one informal meeting with the Chair of Beyond the Streets.

We are seeking to be diligent at every step and look forward to being able to move forward in the latter part of this year. **Meanwhile, our work continues and we look forward to considering further grant applications in July and November.** Whether we meet in person in November still remains anyone's guess!

Daphne Cook, Chair of Trustees



Grants awarded in 2020.



£3,000

Mustard Tree Foundation

Rahab Project - Supporting individuals affected by sexual exploitation. With new police funding the project has been extended to operate Thames Valley wide.

Reading, Oxford Diocese

£3,000

Saffires

Online Outreach Project, a ministry of the Rock foundation, a joint-church project providing chaplaincy-style support to women involved in prostitution in Leicester. Promotes positive collaboration with other projects via

Beyond The Streets.

Leicester Diocese

£3,000

Family Haven

Outreach Project.

Gloucester Diocese

£3,000

Embrace

Providing on-street support to the growing number of those involved in prostitution in Coventry.

Coventry Diocese

£1,000

Family Support

Building Stronger Families in a wealthy area with pockets of extreme poverty. To pay practitioner costs and fund the weekly support sessions once lockdown has ended, to prevent vulnerable families reaching crisis.

Cuckfield and Haywards Heath,

Chichester Diocese.

£3,000

Women on the Frontline Ministries.

Safe Women's Project.

Chelmsford Diocese

£4,000

Yasha

On-Street & Off-Street Outreach to women Involved in prostitution. Weekly drop-in & fortnightly on-street contact.

Burslem, Stoke-On-Trent, Lichfield Diocese

£1,000

St Peter's

Safehaven@The Well Bean Cafe Project.

Brighton. Chichester Diocese

£4,000

Orchards

Continuing to house homeless women exiting prostitution.

Clapham, Southwark Diocese



JERICO ROAD
PROJECT

A project from 2019.

Bishop Paul Williams of the Southwell and Nottingham Diocese has become the patron of Jericho Road.

His role will involve raising the profile and awareness both locally and nationally of issues the women face. Jericho Road, he says, “is making a powerful difference to the lives and wellbeing of women involved in adult prostitution”.

This is a special partnership between churches in the city. Many churches will have included special prayers in support of a global campaign Women Against Violence with the goal of eliminating all forms of violence against women”.

Outreach consists of driving the project’s van into Nottingham’s red light district 2-3 times a week, providing food and hot drinks, warm clothing and prayer as well as signposting women to the drop-in centre and other services helping with housing benefits, substance misuse and health issues. The Bishop has already been out in the van along the designated route with the volunteers from 9pm till midnight to see the project in action. More than 90% of the



women are on class A drugs and are on the street to get money to sustain their habit. But for many there are other issues too.

In normal times up to 70 volunteers and 7 part-time workers are involved in Street Outreach at the drop-in centre, prison visiting, resettling and befriending of about 200 women working on the streets or in brothels and massage parlours. Help is given in accessing other services around the city e.g. secure housing, health etc., as women make positive lifestyle changes.



A brand new project!



YASHA was set up in 2019 in Burslem, a very deprived part of Stoke-on-Trent:

- To reduce the isolation, marginalisation and stigma experienced by women involved in prostitution by seeking to bring them into a network of safe relationships
- To build self-esteem and develop women's imaginative capacity for change by holding a mirror to their true worth and potential
- To offer practical, emotional and spiritual support to find sustainable routes out of prostitution and addiction, addressing both internal and external barriers to change.

Their only equipment was a mobile phone and filing cabinets. At the drop-in were needed: clothes racks, craft boxes, art materials and the required health and safety items (eg gloves, sharps box, body-spill kits, temperature probe for food, tea towels etc). Everything else has been provided by volunteers and supporters. Personally-



The meaning of Yasha is 'to make safe', 'to set in a spacious place free from restrictions'.





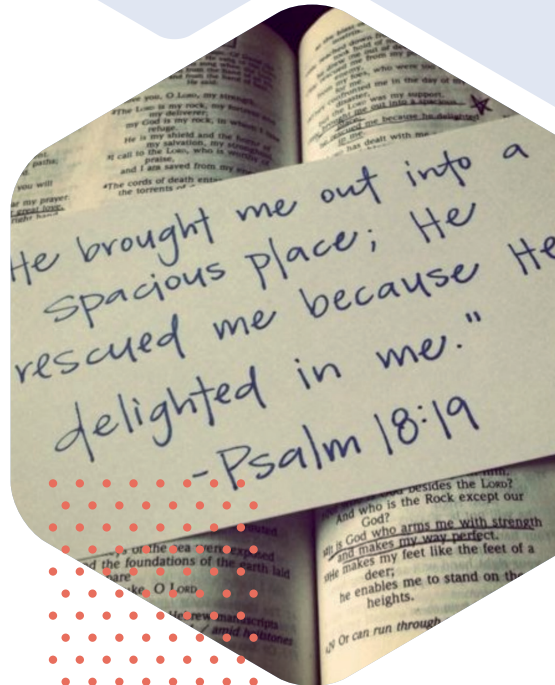
owned computers/tablets are used for administration, and the project manager uses her own car for on-street outreach. The intention has been to start small and grow as resources of people and materials develop.

There are as yet no employees. The diocese of Lichfield provided monthly support of £333.33 for a project manager for one year. The grant awarded by CWA provided a monthly income for the following year to help her continue in her role. She gives one day per week free of charge. The local police offered £500 through their Change programme for a one-day re-education programme designed to challenge the behaviour of men found kerb-crawling. The men themselves fund the day's course.

The drop-in co-ordinator offers her services for free for the time being, as does the chaplain. The local Co-op provides 'use-by' food towards drop-in meals (suspended during lock-down as the hygiene issues are too difficult). All clothes, sanitary products, toiletries, rape-alarms and many other items have been provided by individual donors and these practical resources have never been lacking.

"There was an evident need in the city for an exiting service for women involved in prostitution. We also believe that it is invaluable for this to include a spiritual dimension so that we have freedom to share the Gospel".

There is no other service of this kind in Stoke-on-Trent and the manager, Catherine, has inevitably felt some sense of vulnerability and isolation; Yasha is benefiting however from affiliation to the Beyond the Streets Network. Two years were spent researching both Burslem's need and how best to meet it.





Caged bird.

by Maya Angelou

A free bird leaps
on the back of the wind
and floats downstream
till the current ends
and dips his wing
in the orange sun rays
and dares to claim the sky.

But a bird that stalks
down his narrow cage
can seldom see through
his bars of rage
his wings are clipped
and his feet are tied
so he opens his throat to sing.

The caged bird sings
with a fearful trill
of things unknown
but longed for still
and his tune is heard
on the distant hill
for the caged bird
sings of freedom.

The free bird thinks of another breeze
and the trade winds soft through the sighing trees
and the fat worms waiting on a dawn bright lawn
and he names the sky his own

But a caged bird stands on the grave of dreams
his shadow shouts on a nightmare scream
his wings are clipped and his feet are tied
so he opens his throat to sing.

The caged bird sings
with a fearful trill
of things unknown
but longed for still
and his tune is heard
on the distant hill
for the caged bird
sings of freedom.

For many people life on the streets, in massage parlours, brothels or in the home, is an imprisonment. Cycles of deprivation, unstable housing, childhood sexual abuse, mental health issues, trafficking and drugs will render people vulnerable to exploitation. They can find themselves on a pathway into dependence, despair and involvement in commercial sexual activity.



'Migrants cannot access public funds, eg to fund refugee places. They can continue to be abused with impunity'.

Guardian editorial



What's in a name?

For a lot of people, the difference between the terms 'sex work' and 'prostitution' is not particularly clear, and they might even seem broadly interchangeable.

That said, many persons of goodwill may prefer the term 'sex work' because they feel it carries less cultural stigma than the word 'prostitution'. We are deeply mindful of issues around stigma, and fully recognise what have been described as the 'complicated, derogatory and sexist connotations':

1. That surround the associated word 'prostitute'; as an organisation, we never use the term 'prostitute', choosing instead to talk of women 'involved in', 'affected by' or 'caught up in' prostitution.
2. We might at times use the term 'commercial sexual exploitation' as an alternative to 'prostitution', but it is nonetheless the case that we frequently use the term 'prostitution' in public discourse, and we do that in order to align ourselves with a particular position on the subject. According to this position, prostitution is de facto exploitation and is intrinsically harmful and dehumanizing. The alternative position, which has gained traction in many quarters, is that of the 'sex work' lobby which purposefully uses the language of 'work' and defines the transaction as one in which 'services' are provided in exchange for money or other resources. Whilst we completely understand that in the popular mind the language of 'sex work' may seem to be about the dissolving of stigma and shame, it is important to recognise it as a strongly politicised term and one that is rejected by many who have exited and want what they have experienced to be expressed plainly as 'prostitution'.
3. We are deeply committed to the healing of shame and trauma and marginalisation, yet we feel that the language of 'sex work' is a false narrative that ultimately fails to promote a culture of honour or set people truly free.

Catherine, Yasha





A grant award - a retrospective.

*We often wonder about projects to whom we have made awards in the past. Are they still thriving? We contacted the **Hull Lighthouse**.*

They are still engaged in exciting and often difficult work. Groups curtailed in the last year are starting up again (an outdoor walk around the Marina and over the new bridge, as well as a picnic). The new allotments provide fresh produce to cook. The Homeless Pathways Team organised a Covid vaccine session for homeless/vulnerably-housed women who are likely to have been overlooked in the roll-out programme.

And meet Anna a volunteer...

"My work in Hull over many years has included working in Hull Prison and as a practice nurse at The Quays. Currently, I am the Lead Nurse of the Homeless Pathway Team. We support safe discharge from hospital for people experiencing homelessness, address their needs and refer to support services



if needed. I describe our team as a safety net trying to catch people and their needs, working with them to help get the best outcome from a health perspective. We spend a lot of time picking up the pieces for our clients' often shattered and chaotic lives. Key to any work we do is our love for our clients. We describe ourselves as walking alongside our people on their path and this very much reflects the work of Lighthouse.

I've volunteered at Lighthouse for 3 years and it was my first experience of street outreach.

I'd classed myself as an experienced practitioner around inclusion health, but Lighthouse had much more to teach me.



I remember my first shift engaging with a woman who disclosed she was pregnant and sleeping in a car, I couldn't sleep that night. We chatted in that warm, kind way that is so familiar to those who go out with Lighthouse and as we went through all the options for help it became obvious that for this woman her priority had to be scoring for her and her partner who was across the road watching on. Walking away that night will haunt me forever.

Nothing has ever taught me more about addiction and the lack of control our women can have in their lives. I took from the experience the kindness, empathy and calm accepting way we engaged with this situation. The understanding that change is about what the women can manage, not about my desperate need for them to be safe in the systems we have available. They often have no safe attachments and their experiences of building those attachments are negative, so being accepted for who they are and where they are is so important.

As we stood another evening with a woman who had been assaulted, the feeling of helplessness in the situation flooded over me. However, if we hadn't been there, she would have been all alone with her sadness and despair. We gave her a drink, listened and tried to sort the little bits we could...which is what it is all about and holds so much value...women reaching out to women with warmth and compassion is as important and useful as any referral into any service and is the first of the baby steps towards a new direction for the women."





Members of the CWA, all trustees, meet 3 times a year (this year necessarily online, in common with most other organisations). The CWA owns no property and consists at present of 9 members of Council. These members come from a variety of backgrounds and experience, all having spent years of their lives looking after some of the most vulnerable people in our society, either professionally or as volunteers.



"You are not in the world for yourself"

Catherine Booth, co-founder with her husband of the Salvation Army, wrote on one occasion: "You are not in the world for yourself, you have been sent here for others. The world is waiting for you". Since the founding of the Church Welfare Association, it has not been here for itself. This past year under the pressures of the Covid lockdown has been no exception. The CWA has continued to support with grants those at the pit-face. Reports of the work of those who have applied for financial grants last year have highlighted the following:

Samuel Butler defined compassion as real sorrow and concern for the misery of our fellow creatures



P

Programmes, Projects, Prostitutes, Poverty - While every opportunity has been taken to ensure projects have continued with the use of technology, there has been a need to provide through projects chaplaincy style support to those affected by sexual exploitation and those who are involved in prostitution. Support has been given to those building stronger families to prevent vulnerable families reaching crisis, following long periods of lockdown.

A

Affiliate Network of Beyond The Streets - Many of the applications received have been through the growing network of Beyond The Streets.

N

Neutral Space - A place in town accessible and central where support is available which helps to overcome the many barriers identified by service providers and users.

D

Development, Diversifying, Door of Hope, Debt Relief, Dioceses, Depth - Initiatives continue to develop and diversify to meet needs confronted on a daily basis. In these ways safe housing and counselling offer support at the point of need.

E

Engagement, Easier access, Emotional Support - In holistic support plans, there is a focus on physical and emotional health, alongside legal and financial support, employment and training.

M

Mentored, Monitoring, Measured - When offering holistic support the gifts of mentoring and monitoring are vital if measured decisions are to be made. All individuals being helped are vulnerable: meeting with those who have the gifts to empathise enables individuals to move forward with their lives.

I

Isolation, Individuals, Integrity - Isolation has been prevalent in many lives in the time of the Pandemic. We continue to express our thanks to those who serve with integrity the people who cross their paths.

C

Charity, Cultural and Language barriers, Connections, Co-ordination - Challenges come in new ways as our country changes and new ways of doing things emerge. Thank you to groups which have made connections and co-ordinated schemes to reach out in our multicultural society.

We are indeed not in this world for ourselves and so we give thanks that our grants enable people of vision to walk alongside our neighbours in integrity and love.

CWA 2020-21 Annual Report

Registration Number: 209992



The Members of the council present the 122nd Report with their compliments. They are most grateful to all who have supported the Association's work in 2020-21.

For further information please visit: www.churchwelfareassociation.org.uk
Or e-mail the secretary at: secretary@churchwelfareassociation.org.uk

Chair
Daphne Cook
Hon. Treasurer
Mark Wakeling
Secretary
Mark Heybourne

Solicitors
Anthony Collins
134 Edmund Street
Birmingham, B3 2ES



Council Members
Madeline Goddard
(vice-Chair),
Adeline Cole,
Margaret Fulford,
Sylvia Halford,
Gillian Reeve,
Linda Salter



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Independent Examiner
MJ Harris Solutions
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Bishopstoke
Eastleigh
SO50 6BH

With regard to the **GDPR** (General Data Protection Regulations), we have determined that our postal mailing list is best covered by the legitimate interest legal base. Those on our postal mailing list will continue to receive the Annual Report. We will continue to distribute copies for 'pick-up' purposes in places where Christian social work projects are of interest. We have endeavoured to seek specific permissions for reproduction of text and images.

The CWA is a public benefit entity under FRS102. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and setting grant-making policy.

Edited by:
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Designed by:
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hello@fullycaffeinateddesign.com

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

Company Number 00112964

Charity Number 209992

REPORTS AND UNAUDITED FINANCIAL
STATEMENTS FOR THE YEAR ENDED
31 December 2020

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The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE INFORMATION

Status

The Church Welfare Association is a charitable company limited by guarantee and not having a share capital, incorporated on 30 November 1910, and registered as a charity on 18 October 1962.

REGISTERED COMPANY NUMBER: 00112964

REGISTERED CHARITY NUMBER: 209992

Registered Office: 25 Cottinghams Drive
Norwich
NR6 6PS

Linked Charities

The following charities are linked with The Church Welfare Association:

FELLOWSHIP OF ST MICHAEL AND ALL ANGELS TRUST FUND - Registered
Charity Number: 209992/1

GRACE ANNE POOLE CHARITY - Registered Charity Number: 209992/2

LEICESTER HOME SCHOOL - Registered Charity Number: 209992/3

KELLY HOLDSWORTH FUND - Registered Charity Number: 209992/4

MANCHESTER DIOCESAN FUND - Registered Charity Number: 209992/5

Trustees / Directors

The following trustees (the Council) are also directors of the charitable company:

Mrs D Cook (Chair)

Miss G Reeve

Mrs A Cole

Mrs M Fulford

Mrs M Goddard (Vice Chair)

Mrs S V Halford

Mr M Heybourne (Secretary)

Mrs L Salter

Mr M Wakeling (Hon. Treasurer)

Investment Advisers

Charles Stanley & Co. Limited

55 Bishopsgate

London

EC2N 3AS

Epworth Investment Management Limited

9 Bonhill Street

London

EC2A 4PE

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

CCLA Investment Management Limited
85 Queen Victoria Street
London
EC4V 4ET

Bankers

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

COUNCIL MEMBERS' REPORT

The Council of trustees and the directors of the charitable company have pleasure in submitting their Council Member's Annual Report and Accounts for the year ended 31 December 2020.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure

The company is limited by guarantee and does not have a share capital. Members of the charity guarantee to contribute an amount not exceeding £1, to the charity in the event of winding up.

Governing Document

The company was incorporated on 30 November 1910 under a memorandum of association, which established the objects and powers of the charitable company and it is governed under its articles of association.

Trustees

The Council of trustees determine the general policy of the Association. It is the policy of the Association to achieve the objects of the Association

OBJECTS

The Association is an established corporation administering monies for the benefit of Social Work in connection with the Church of England. It can also:

1. Make maintenance grants to residential projects undertaking the shelter, training or rehabilitation of women or girls, with or without infants, in need of care and moral support;
2. Support Day Care projects designed to assist and support children, particularly single parent families, and;

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

3. Act as custodian trustees for relevant properties, and provide grants to retired persons who have worked on Church Social Work.

The aims and objectives of each charity linked to the Association are:

- The maintenance of a home for the use of women or girls of better education and social position who have fallen and are not suitable for ordinary maternity homes or for rescue work in the Diocese (FELLOWSHIP OF ST MICHAEL AND ALL ANGELS TRUST FUND)
- To aid moral welfare work in the Diocese of Gloucester (GRACE ANNE POOLE CHARITY)
- For furthering moral welfare work among women (LEICESTER HOME SCHOOL)
- The maintenance, support or improvement of a home carried on for the purpose of rescue work in the Diocese of York (KELLY HOLDSWORTH FUND)
- For the promotion and encouragement of rescue and preventive work carried on in and for the Diocese of Manchester or for such work carried on by the Church of England (MANCHESTER DIOCESAN FUND)

DIRECTORS' RESPONSIBILITIES

The directors are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (UK GAAP).

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

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

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

This report has been prepared in accordance with the small companies regime under section 419(2) of the Companies Act 2006, and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

ACHIEVEMENTS AND PERFORMANCE

Background

The purpose of the Church Welfare Association is to provide support for women who have been exploited or are at risk of being exploited through prostitution.

Its aims have widened over the years to support residential and day care projects, holiday clubs, parenting courses for teenagers etc., most of which function in deprived areas. Poverty disproportionately affects women and children and most projects in this field of work function on very tight budgets, usually with the invaluable help of many volunteers.

Public Benefit

The Church Welfare Association is a public benefit entity under FRS 102.

The trustees have undertaken to ensure compliance with the Charity Commission's public benefit guidance when setting grant-making policy and reviewing the aims and objectives of the charity, and of the charities linked to it.

Summary of the Year

Catherine Booth, co-founder with her husband of the Salvation Army, wrote on one occasion: "You are not in the world for yourself, you have been sent here for others. The world is waiting for you".

Since the founding of the Church Welfare Association, it has not been here for itself. This past year under the pressures of the Covid lockdown has been no exception. The CWA has continued to support with grants those at the pit-face.

During the year, the charity distributed a grant of £18,500 to Beyond The Streets. In addition, the following smaller grants were made to other charities working with women who were experiencing or vulnerable to sexual exploitation:

- £4,000, Orchards [Clapham, Southwark Diocese]
Continuing to house homeless women exiting prostitution
- £4,000, Yasha [Burslem, Stoke-On-Trent, Lichfield Diocese]
*On-Street & Off-Street Outreach to women Involved in prostitution
(weekly drop-in & fortnightly on-street contact)*
- £3,000, Mustard Tree Foundation [Reading, Oxford Diocese]
Rahab Project, supporting individuals affected by sexual exploitation (with new police funding the project has been extended to operate Thames Valley-wide)
- £3,000, Embrace [Coventry Diocese]
Providing on-street support to the growing number of those involved in prostitution in Coventry
- £3,000 Women on the Frontline Ministries [Chelmsford Diocese]
Safe Women's Project

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

- £3,000, Family Haven [Gloucester Diocese]
Outreach Project
- £3,000, Saffires [Leicester Diocese]
Online Outreach Project, a ministry of the Rock foundation, a joint-church project providing chaplaincy-style support to women involved in prostitution in Leicester (promotes positive collaboration with other projects via Beyond The Streets)
- £1,000, Family Support [Cuckfield and Haywards Heath, Chichester Diocese]
Building Stronger Families in a wealthy area with pockets of extreme poverty (to pay practitioner costs and fund the weekly support sessions once lockdown has ended, to prevent vulnerable families reaching crisis)
- £1,000, St Peter's [Brighton, Chichester Diocese]
Safehaven@The Well Bean Cafe Project

Reports of the work of those who have applied for financial grants in the year have highlighted the following:

Programmes, Projects, Prostitutes, Poverty – While every opportunity has been taken to ensure projects have continued with the use of technology, there has been a need to provide through projects chaplaincy style support to those affected by sexual exploitation and those who are involved in prostitution. Support has been given to those building stronger families to prevent vulnerable families reaching crisis, following long periods of lockdown.

Affiliate Network of Beyond The Streets - Many of the applications received have been through the growing network of Beyond The Streets.

Neutral Space - A place in town accessible and central where support is available which helps to overcome the many barriers identified by service providers and users.

Development, Diversifying, Door of Hope, Debt Relief, Dioceses, Depth - Initiatives continue to develop and diversify to meet needs confronted on a daily basis. In these ways safe housing and counselling offer support at the point of need. Engagement,

Easier access, Emotional Support - In holistic support plans, there is a focus on physical and emotional health, alongside legal and financial support, employment and training.

Mentored, Monitoring, Measured - When offering holistic support the gifts of mentoring and monitoring are vital if measured decisions are to be made. All individuals being helped are vulnerable: meeting with those who have the gifts to empathise enables individuals to move forward with their lives.

Isolation, Individuals, Integrity - Isolation has been prevalent in many lives in the time of the Pandemic. We continue to express our thanks to those who serve with integrity the people who cross their paths.

Charity, Cultural and Language barriers, Connections, Co-ordination - Challenges come in new ways as our country changes and new ways of doing things emerge.

Thank you to groups which have made connections and coordinated schemes to reach out in our multicultural society. We are indeed not in this world for ourselves and so we give thanks that our grants enable people of vision to walk alongside our neighbours in integrity and love.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

The challenges of living in and through a pandemic has shown us all how resilient we can be in being able to adapt to new ways of working. We are not the only group which gives thanks for the progress in our use of the internet and in particular the ability to relate to one another on zoom. Regretfully, it has left one trustee unable to access any of our meetings and a second struggling to keep involved. We have been conscious of the pressures on leaders of groups who have been at the forefront of alleviating the distress of individuals; this has been magnified by the rules of self-isolation and lockdown.

Nevertheless, in addition to meeting on zoom for our consideration of grant allocations, we have used our time to give thought and consideration as to how we might entrust all that we are, and all that we have stood for, to another charity. We are conscious that through our grant making we are increasingly giving to either Beyond The Streets or groups affiliated to them. We are therefore starting to lay the foundations for entrusting our assets to a charity with similar objectives to CWA, seeking to be diligent at every step, with the aim of moving this process forward in 2021.

Daphne Cook
Chair of Trustees

FINANCIAL REVIEW

Summary of Transactions and the Financial Position as at 31 December 2020

During the year under review the value of the Church Welfare Association (Incorporated) funds decreased overall to £1,596,508 (2019: £1,605,997) as shown on Page 9 of the financial statements. The Association was able to make 10 grants to various organisations amounting to £43,500 (2019: £74,100), including a single grant to the charity Beyond the Streets of £18,500 (2019: £33,500).

The value of CWA's investments, shown at Market Value unless otherwise stated, have decreased overall to £1,406,071 (2019: £1,408,697) as shown on Page 10 of the financial statements.

Investments

The management of the Association's investments on a day to day basis is overseen by the Hon. Treasurer and the Association's investment advisers. The guidelines that have been set down are for both capital growth and income with medium risk.

On behalf of the Board

Mr M Heybourne
Hon. Secretary



The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

EXAMINERS REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF THE CHURCH WELFARE ASSOCIATION (INCORPORATED)

I report on the financial statements for the year ended 31 December 2020 set out on pages 9 to 15.

Responsibilities and Basis of Report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The charity's trustees consider that an audit is not required for the year under section 144(2) of the Charities Act (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Report

As the company's gross income did not exceed £250,000, I confirm that I am qualified to undertake the examination.

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:

- i. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- ii. the accounts do not accord with those accounting records; or
- iii. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- iv. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities

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

Michael John Harris
M J Harris Solutions
18a Church Road
Bishopstoke
Eastleigh
SO50 6BH



The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020 (Including Income and Expenditure Account)

	Note	2020 £	2019 £
Incoming Resources			
Donations		-	79
Investment Income	2	39,157	46,003
Total Incoming Resources		39,157	46,082
Resources Expended			
Direct Charitable Expenditure Grants		43,500	74,100
Management & Administration of the Charity	3	11,552	14,622
Total Resources Expended		55,052	88,722
Net Incoming Resources Less Resources Expended		(15,895)	(42,641)
Transfers-in		-	82,376
<i>Gains (or Losses)</i>			
On Disposal of Fixed Assets		5,092	19,355
Net Unrealised Investment Gains (or Losses) on Revaluation		1,314	131,754
Net Movement in Funds		(9,489)	190,844
Balances brought forward 1 January		1,605,997	1,415,153
Balances carried forward 31 December		1,596,508	1,605,997

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

BALANCE SHEET AS AT 31 DECEMBER 2020

	Note	2020		2019	
		£	£	£	£
Fixed Assets					
Investments	4		1,406,071		1,408,697
Current Assets					
Accrued Income			11		112
Income held by Agents			1,203		2,260
Cash at Bank & with Agents	5		190,150		195,693
Total Current Assets			191,364		198,064
Current Liabilities					
Creditors: Amounts falling due within one year			(927)		(764)
Net Assets			1,596,508		1,605,997
Represented by	6				
Unrestricted Reserves			1,596,508		1,605,997

For the year ended 31 December 2020, the company was entitled to exemption from audit under Section 477 Companies Act 2016, and no notice has been deposited under Section 476. The directors acknowledge their responsibilities for ensuring that the company keeps accounting records, which comply with Section 386, and preparing accounts, which give a true and fair view of the state of affairs of the company as at the end of the period and of its income and expenditure for the financial report, in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

All figures shown have been rounded to the nearest £1.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. NOTES TO THE FINANCIAL STATEMENTS

1.1. Accounting Convention

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Accounting and reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102, and the Companies Act 2006.

The charity meets the definition of the public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note below.

The accounts have been prepared on the ongoing concern basis. There are no material uncertainties about the charity's ability to continue.

1.2. Basis of Preparation

The financial statements are prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash is received or paid.

1.3. Income

Investment income comprises interest and dividends received in the year from the Fund's investments, and includes any associated taxation that is recoverable from HMRC.

Grant income and donations are recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

1.4. Expenditure

Expenditure is recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

1.5. Fund Accounting

The charity holds unrestricted funds incorporating the following legacies:

Miss Elsie Hearne
HF Musket and Miss L W Bell

All other income less expenses of the charity are held in unrestricted funds. The charity holds no Designated or Restricted Funds.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1.6. Gains and Losses on Investment Assets

The realised gain or loss arising on the sale of the Fund's investments is calculated as the difference between the sale of proceeds and the given Market Value at the previous 31 December or the cost if purchased during the year. The unrealised gain or loss is the adjustment required to state investments at the given Market Value at the year end.

1.7. Fixed Assets

The Investments held by the Fund at 31 December are included in the Balance Sheet at Market Value unless stated otherwise in Note 4.

2. Investment Income

	2020 £	2019 £
<i>Dividend Income</i>		
Charles Stanley & Co Investment portfolio	21,531	25,206
Dividends from other Shares	-	786
Epworth Investment Management (Epworth) portfolio	3,708	5,430
CCLA - COIF Charities Investment/Fixed Interest Funds	11,617	11,591
CCLA - CBF CofE Investment Fund	1,872	1,818
<i>Bank Interest</i>		
Epworth - Affirmative Deposit Fund	13	19
CCLA - COIF Charities Deposit Fund	349	1,009
CCLA - CBF CofE Deposit Fund	66	143
Total Investment Income	39,157	46,003

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

3. Management and Administrative Charges

	2020 £	2019 £
Trustees and Officers Expenses	-	1,017
Accountancy Fees	745	745
<i>Stockbrokers Fees</i>		
Investment Fees (Charles Stanley & Co)	9,055	11,086
Fees & Expenses (Epworth)	1,314	1,335
Other Shares	-	77
Company Registrar Fees	-	-
Website Fees	110	86
Printing and Postage	165	155
Companies House Fees	13	13
Gifts and Donation	-	106
Other	150	1
Total Management & Administrative Charges	11,552	14,622

The Association has no staff. No member of the Council received any remuneration during the year. Expenses incurred on behalf of the Association reimbursed to members thereof were £163 (2019: £1,017).

A Companies House Return was filed late, incurring a penalty charge of £150.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

4. Tangible Fixed Assets – Investments

Market Value (unless otherwise shown)	Listed Securites CCLA [COIF] (Bid-Market Value) £	Listed Securites CCLA [CBF CofE] (Bid-Market Value) £	Listed Securites Other Shares £	Listed Securites Epworth £	Listed Securites Charles Stanley & Co £	Cash Held at Brokers £	Total £
As at 1 January 2020	361,265	62,389	-	165,857	796,399	22,788	1,408,697
<i>Less Additions</i>				(16,600)	(209,147)		(225,747)
<i>Add Disposals: sale proceeds</i>				15,342	192,172		207,514
<i>Revaluations</i>	13,304	4,308		(5,751)	7,685		19,547
Net unrealised gains (or losses)	13,304	4,308		(7,008)	(9,290)		1,314
Transfers							
Gains (or losses) on disposals				(1,591)	6,683		5,092
Adjusts, net cash movements				23	(22,985)	13,930	(9,032)
As at 31 December 2020	374,569	66,697	-	157,280	770,807	36,718	1,406,071

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

Investments including at Market Value Companies	2020	2019
	£	£
Listed Securities	1,369,353	1,385,909
Other Fixed assets	36,718	22,788
Total Investments	1,406,071	1,408,697

5. Cash at Bank and with Agents

	2020	2019
	£	£
Cash at Bank - Lloyds	6,391	10,611
Cash on Deposit – Epworth [Affirmative Deposit Fund]	4,800	6,123
Cash on Deposit - CCLA [COIF]	163,347	163,347
Cash on Deposit - CCLA [CBF CofE]	15,612	15,612
Total Cash at Bank and with Agents	190,150	195,693

6. Liability of Members

The Company is limited by guarantee, having no share capital and under the terms of the Memorandum of Association every member of the company undertakes to contribute to the assets of the company in the event of it being wound up which he or she is a member, or within one year after he or she ceases to be a member, such act as may be required not exceeding one Pound.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

Company Number 00112964

Charity Number 209992

REPORTS AND UNAUDITED FINANCIAL
STATEMENTS FOR THE YEAR ENDED
31 December 2020

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10	Income and Expenditure Account
11	Balance Sheet
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The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE INFORMATION

Status

The Church Welfare Association is a charitable company limited by guarantee and not having a share capital, incorporated on 30 November 1910, and registered as a charity on 18 October 1962.

REGISTERED COMPANY NUMBER: 00112964

REGISTERED CHARITY NUMBER: 209992

Registered Office: 25 Cottinghams Drive
Norwich
NR6 6PS

Linked Charities

The following charities are linked with The Church Welfare Association:

FELLOWSHIP OF ST MICHAEL AND ALL ANGELS TRUST FUND - Registered
Charity Number: 209992/1

GRACE ANNE POOLE CHARITY - Registered Charity Number: 209992/2

LEICESTER HOME SCHOOL - Registered Charity Number: 209992/3

KELLY HOLDSWORTH FUND - Registered Charity Number: 209992/4

MANCHESTER DIOCESAN FUND - Registered Charity Number: 209992/5

Trustees / Directors

The following trustees (the Council) are also directors of the charitable company:

Mrs D Cook (Chair)

Miss G Reeve

Mrs A Cole

Mrs M Fulford

Mrs M Goddard (Vice Chair)

Mrs S V Halford

Mr M Heybourne (Secretary)

Mrs L Salter

Mr M Wakeling (Hon. Treasurer)

Investment Advisers

Charles Stanley & Co. Limited

55 Bishopsgate

London

EC2N 3AS

Epworth Investment Management Limited

9 Bonhill Street

London

EC2A 4PE

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

CCLA Investment Management Limited
85 Queen Victoria Street
London
EC4V 4ET

Bankers

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

COUNCIL MEMBERS' REPORT

The Council of trustees and the directors of the charitable company have pleasure in submitting their Council Member's Annual Report and Accounts for the year ended 31 December 2020.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure

The company is limited by guarantee and does not have a share capital. Members of the charity guarantee to contribute an amount not exceeding £1, to the charity in the event of winding up.

Governing Document

The company was incorporated on 30 November 1910 under a memorandum of association, which established the objects and powers of the charitable company and it is governed under its articles of association.

Trustees

The Council of trustees determine the general policy of the Association. It is the policy of the Association to achieve the objects of the Association

OBJECTS

The Association is an established corporation administering monies for the benefit of Social Work in connection with the Church of England. It can also:

1. Make maintenance grants to residential projects undertaking the shelter, training or rehabilitation of women or girls, with or without infants, in need of care and moral support;
2. Support Day Care projects designed to assist and support children, particularly single parent families, and;

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

3. Act as custodian trustees for relevant properties, and provide grants to retired persons who have worked on Church Social Work.

The aims and objectives of each charity linked to the Association are:

- The maintenance of a home for the use of women or girls of better education and social position who have fallen and are not suitable for ordinary maternity homes or for rescue work in the Diocese (FELLOWSHIP OF ST MICHAEL AND ALL ANGELS TRUST FUND)
- To aid moral welfare work in the Diocese of Gloucester (GRACE ANNE POOLE CHARITY)
- For furthering moral welfare work among women (LEICESTER HOME SCHOOL)
- The maintenance, support or improvement of a home carried on for the purpose of rescue work in the Diocese of York (KELLY HOLDSWORTH FUND)
- For the promotion and encouragement of rescue and preventive work carried on in and for the Diocese of Manchester or for such work carried on by the Church of England (MANCHESTER DIOCESAN FUND)

DIRECTORS' RESPONSIBILITIES

The directors are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (UK GAAP).

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

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

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

This report has been prepared in accordance with the small companies regime under section 419(2) of the Companies Act 2006, and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

ACHIEVEMENTS AND PERFORMANCE

Background

The purpose of the Church Welfare Association is to provide support for women who have been exploited or are at risk of being exploited through prostitution.

Its aims have widened over the years to support residential and day care projects, holiday clubs, parenting courses for teenagers etc., most of which function in deprived areas. Poverty disproportionately affects women and children and most projects in this field of work function on very tight budgets, usually with the invaluable help of many volunteers.

Public Benefit

The Church Welfare Association is a public benefit entity under FRS 102.

The trustees have undertaken to ensure compliance with the Charity Commission's public benefit guidance when setting grant-making policy and reviewing the aims and objectives of the charity, and of the charities linked to it.

Summary of the Year

Catherine Booth, co-founder with her husband of the Salvation Army, wrote on one occasion: "You are not in the world for yourself, you have been sent here for others. The world is waiting for you".

Since the founding of the Church Welfare Association, it has not been here for itself. This past year under the pressures of the Covid lockdown has been no exception. The CWA has continued to support with grants those at the pit-face.

During the year, the charity distributed a grant of £18,500 to Beyond The Streets. In addition, the following smaller grants were made to other charities working with women who were experiencing or vulnerable to sexual exploitation:

- £4,000, Orchards [Clapham, Southwark Diocese]
Continuing to house homeless women exiting prostitution
- £4,000, Yasha [Burslem, Stoke-On-Trent, Lichfield Diocese]
*On-Street & Off-Street Outreach to women Involved in prostitution
(weekly drop-in & fortnightly on-street contact)*
- £3,000, Mustard Tree Foundation [Reading, Oxford Diocese]
Rahab Project, supporting individuals affected by sexual exploitation (with new police funding the project has been extended to operate Thames Valley-wide)
- £3,000, Embrace [Coventry Diocese]
Providing on-street support to the growing number of those involved in prostitution in Coventry
- £3,000 Women on the Frontline Ministries [Chelmsford Diocese]
Safe Women's Project

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

- £3,000, Family Haven [Gloucester Diocese]
Outreach Project
- £3,000, Saffires [Leicester Diocese]
Online Outreach Project, a ministry of the Rock foundation, a joint-church project providing chaplaincy-style support to women involved in prostitution in Leicester (promotes positive collaboration with other projects via Beyond The Streets)
- £1,000, Family Support [Cuckfield and Haywards Heath, Chichester Diocese]
Building Stronger Families in a wealthy area with pockets of extreme poverty (to pay practitioner costs and fund the weekly support sessions once lockdown has ended, to prevent vulnerable families reaching crisis)
- £1,000, St Peter's [Brighton, Chichester Diocese]
Safehaven@The Well Bean Cafe Project

Reports of the work of those who have applied for financial grants in the year have highlighted the following:

Programmes, Projects, Prostitutes, Poverty – While every opportunity has been taken to ensure projects have continued with the use of technology, there has been a need to provide through projects chaplaincy style support to those affected by sexual exploitation and those who are involved in prostitution. Support has been given to those building stronger families to prevent vulnerable families reaching crisis, following long periods of lockdown.

Affiliate Network of Beyond The Streets - Many of the applications received have been through the growing network of Beyond The Streets.

Neutral Space - A place in town accessible and central where support is available which helps to overcome the many barriers identified by service providers and users.

Development, Diversifying, Door of Hope, Debt Relief, Dioceses, Depth - Initiatives continue to develop and diversify to meet needs confronted on a daily basis. In these ways safe housing and counselling offer support at the point of need. Engagement,

Easier access, Emotional Support - In holistic support plans, there is a focus on physical and emotional health, alongside legal and financial support, employment and training.

Mentored, Monitoring, Measured - When offering holistic support the gifts of mentoring and monitoring are vital if measured decisions are to be made. All individuals being helped are vulnerable: meeting with those who have the gifts to empathise enables individuals to move forward with their lives.

Isolation, Individuals, Integrity - Isolation has been prevalent in many lives in the time of the Pandemic. We continue to express our thanks to those who serve with integrity the people who cross their paths.

Charity, Cultural and Language barriers, Connections, Co-ordination - Challenges come in new ways as our country changes and new ways of doing things emerge.

Thank you to groups which have made connections and coordinated schemes to reach out in our multicultural society. We are indeed not in this world for ourselves and so we give thanks that our grants enable people of vision to walk alongside our neighbours in integrity and love.

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

The challenges of living in and through a pandemic has shown us all how resilient we can be in being able to adapt to new ways of working. We are not the only group which gives thanks for the progress in our use of the internet and in particular the ability to relate to one another on zoom. Regretfully, it has left one trustee unable to access any of our meetings and a second struggling to keep involved. We have been conscious of the pressures on leaders of groups who have been at the forefront of alleviating the distress of individuals; this has been magnified by the rules of self-isolation and lockdown.

Nevertheless, in addition to meeting on zoom for our consideration of grant allocations, we have used our time to give thought and consideration as to how we might entrust all that we are, and all that we have stood for, to another charity. We are conscious that through our grant making we are increasingly giving to either Beyond The Streets or groups affiliated to them. We are therefore starting to lay the foundations for entrusting our assets to a charity with similar objectives to CWA, seeking to be diligent at every step, with the aim of moving this process forward in 2021.

Daphne Cook
Chair of Trustees

FINANCIAL REVIEW

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Investments

The management of the Association's investments on a day to day basis is overseen by the Hon. Treasurer and the Association's investment advisers. The guidelines that have been set down are for both capital growth and income with medium risk.

On behalf of the Board

Mr M Heybourne
Hon. Secretary



The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

EXAMINERS REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF THE CHURCH WELFARE ASSOCIATION (INCORPORATED)

I report on the financial statements for the year ended 31 December 2020 set out on pages 9 to 15.

Responsibilities and Basis of Report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The charity's trustees consider that an audit is not required for the year under section 144(2) of the Charities Act (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Report

As the company's gross income did not exceed £250,000, I confirm that I am qualified to undertake the examination.

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:

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- ii. the accounts do not accord with those accounting records; or
- iii. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- iv. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities

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

Michael John Harris
M J Harris Solutions
18a Church Road
Bishopstoke
Eastleigh
SO50 6BH



The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

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Transfers-in		-	82,376
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On Disposal of Fixed Assets		5,092	19,355
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The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

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Income held by Agents			1,203		2,260
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Creditors: Amounts falling due within one year			(927)		(764)
Net Assets			1,596,508		1,605,997
Represented by	6				
Unrestricted Reserves			1,596,508		1,605,997

For the year ended 31 December 2020, the company was entitled to exemption from audit under Section 477 Companies Act 2016, and no notice has been deposited under Section 476. The directors acknowledge their responsibilities for ensuring that the company keeps accounting records, which comply with Section 386, and preparing accounts, which give a true and fair view of the state of affairs of the company as at the end of the period and of its income and expenditure for the financial report, in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

All figures shown have been rounded to the nearest £1.

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. NOTES TO THE FINANCIAL STATEMENTS

1.1. Accounting Convention

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Accounting and reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102, and the Companies Act 2006.

The charity meets the definition of the public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note below.

The accounts have been prepared on the ongoing concern basis. There are no material uncertainties about the charity's ability to continue.

1.2. Basis of Preparation

The financial statements are prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash is received or paid.

1.3. Income

Investment income comprises interest and dividends received in the year from the Fund's investments, and includes any associated taxation that is recoverable from HMRC.

Grant income and donations are recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

1.4. Expenditure

Expenditure is recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

1.5. Fund Accounting

The charity holds unrestricted funds incorporating the following legacies:

Miss Elsie Hearne
HF Musket and Miss L W Bell

All other income less expenses of the charity are held in unrestricted funds. The charity holds no Designated or Restricted Funds.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1.6. Gains and Losses on Investment Assets

The realised gain or loss arising on the sale of the Fund's investments is calculated as the difference between the sale of proceeds and the given Market Value at the previous 31 December or the cost if purchased during the year. The unrealised gain or loss is the adjustment required to state investments at the given Market Value at the year end.

1.7. Fixed Assets

The Investments held by the Fund at 31 December are included in the Balance Sheet at Market Value unless stated otherwise in Note 4.

2. Investment Income

	2020 £	2019 £
<i>Dividend Income</i>		
Charles Stanley & Co Investment portfolio	21,531	25,206
Dividends from other Shares	-	786
Epworth Investment Management (Epworth) portfolio	3,708	5,430
CCLA - COIF Charities Investment/Fixed Interest Funds	11,617	11,591
CCLA - CBF CofE Investment Fund	1,872	1,818
<i>Bank Interest</i>		
Epworth - Affirmative Deposit Fund	13	19
CCLA - COIF Charities Deposit Fund	349	1,009
CCLA - CBF CofE Deposit Fund	66	143
Total Investment Income	39,157	46,003

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

3. Management and Administrative Charges

	2020 £	2019 £
Trustees and Officers Expenses	-	1,017
Accountancy Fees	745	745
<i>Stockbrokers Fees</i>		
Investment Fees (Charles Stanley & Co)	9,055	11,086
Fees & Expenses (Epworth)	1,314	1,335
Other Shares	-	77
Company Registrar Fees	-	-
Website Fees	110	86
Printing and Postage	165	155
Companies House Fees	13	13
Gifts and Donation	-	106
Other	150	1
	<hr/>	<hr/>
Total Management & Administrative Charges	11,552	14,622

The Association has no staff. No member of the Council received any remuneration during the year. Expenses incurred on behalf of the Association reimbursed to members thereof were £163 (2019: £1,017).

A Companies House Return was filed late, incurring a penalty charge of £150.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

4. Tangible Fixed Assets – Investments

Market Value (unless otherwise shown)	Listed Securites CCLA [COIF] (Bid-Market Value) £	Listed Securites CCLA [CBF CofE] (Bid-Market Value) £	Listed Securites Other Shares £	Listed Securites Epworth £	Listed Securites Charles Stanley & Co £	Cash Held at Brokers £	Total £
As at 1 January 2020	361,265	62,389	-	165,857	796,399	22,788	1,408,697
<i>Less Additions</i>				(16,600)	(209,147)		(225,747)
<i>Add Disposals: sale proceeds</i>				15,342	192,172		207,514
<i>Revaluations</i>	13,304	4,308		(5,751)	7,685		19,547
Net unrealised gains (or losses)	13,304	4,308		(7,008)	(9,290)		1,314
Transfers							
Gains (or losses) on disposals				(1,591)	6,683		5,092
Adjusts, net cash movements				23	(22,985)	13,930	(9,032)
As at 31 December 2020	374,569	66,697	-	157,280	770,807	36,718	1,406,071

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

Investments including at Market Value Companies	2020	2019
	£	£
Listed Securities	1,369,353	1,385,909
Other Fixed assets	36,718	22,788
Total Investments	1,406,071	1,408,697

5. Cash at Bank and with Agents

	2020	2019
	£	£
Cash at Bank - Lloyds	6,391	10,611
Cash on Deposit – Epworth [Affirmative Deposit Fund]	4,800	6,123
Cash on Deposit - CCLA [COIF]	163,347	163,347
Cash on Deposit - CCLA [CBF CofE]	15,612	15,612
Total Cash at Bank and with Agents	190,150	195,693

6. Liability of Members

The Company is limited by guarantee, having no share capital and under the terms of the Memorandum of Association every member of the company undertakes to contribute to the assets of the company in the event of it being wound up which he or she is a member, or within one year after he or she ceases to be a member, such act as may be required not exceeding one Pound.