



Berkshire Women's Aid  
(Limited by Guarantee)  
Report & Financial Statements  
31 March 2019

## **Berkshire Women's Aid Contents**

---

	Page
Reference and administrative details	1 to 4
Trustees' Report	5 to 20
Independent Auditor's Report	21 to 23
Statement of Financial Activities	24
Balance Sheet	25
Statement of Cash Flows	26
Notes to the Financial Statements	27 to 47

## **Berkshire Women's Aid Charity Information**

**Company number** 03081670

**Charity number** 1050484

**Registered office and  
Operational address** 94-98 Addison Road  
Reading  
Berkshire  
RG1 8EG

**Trustees** Trustees, who are also directors under Charity law, who served during the period up to the date of this report were as follows:

M Rice-Jones	Chairperson
D Hunt	
J Cooper	
P Spinks	
K Baddeley	
H Langford	Resigned 15 July 2018
F Jones	
N Barton	Resigned 15 January 2019
J Harrington	Appointed 18 September 2018

<b>Key Management Personnel</b>	Liz Terry	Chief Executive
	Nicola Wimble	Finance Manager
	Rachel Murray	Service Development Manager

<b>Bankers</b>	Barclays Bank plc Leicester LE87 2BB	Nationwide Building Society PO Box 3 5-11 St Georges Street Douglas Isle of Man IM99 1 AS
	Metro Bank One Southampton Row London WC1B 5HA	

## **Berkshire Women's Aid Charity Information**

### **Solicitors**

Field Seymour Parkes  
1 London Street  
Reading  
RG1 4PN

Dexter Montague  
105 Oxford Road  
Reading  
RG1 7UD

### **Auditor**

Edwin Smith  
32 Queens Road  
Reading  
RG1 4AU

## **Berkshire Women's Aid Trustees' Report Year ended 31 March 2019**

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2019 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Reference and administrative information set out on pages 3 & 4 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2015).

### **Structure, Governance and Management**

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1995 and registered as a charity on 25 June 1975.

The company was established under a memorandum of association, which established the objects and powers of the charitable company and is governed under its articles of association

Trustees delegate the day to day management and responsibility to the Chief Executive who is supported by the Finance Manager who ensures the ongoing financial viability of the Charity and a Service Development Manager and Refuge Manager.

The Chief Executive, Senior Management Team and Board of Trustees followed the procedures advised by the Charity Commission before making appointments for positions. All Trustees give their time voluntarily and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 8 of the financial statements.

### **Recruitment and Appointment of Trustees**

Trustees are recruited through advertisements placed in local volunteer bureaux, social media, via the BWA website and by potential Trustees expressing their interest by making direct contact with BWA. Potential Trustees are requested to speak with the Chair and submit a written resume of their career and interests for consideration by the Board of Trustees. Following an interview by a panel of two to three Trustees and reference checking, suitable applicants are invited to attend one board meeting as an observer and complete relevant paperwork and an induction. After the first meeting and if the Board is unanimous, the new trustee is elected on to the Board at the next meeting.

Trustees are not appointed by anyone outside the charitable company. Trustees adhere to Berkshire Women's Aid policies and procedures for staff and volunteers.

Berkshire Women's Aid is a member of the Women's Aid Federation of England.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

## **Induction and Training for Trustees**

All Trustees receive a programme of induction, co-ordinated by the Service Development and Refuge Managers upon appointment. A trustee induction pack is kept up to date and forms the basis of this induction.

The induction includes a welcome and introduction to the Board and also an explanation of functions and services within BWA.

New Trustees are also recommended to read the guidance on the Charity Commission website and access other digital training materials on the more general role of a Trustee.

## **Remuneration**

Currently, the key management personnel team consists of three staff including, the Chief Executive, Finance Manager and Service Development Manager. The combined annual salaries including pensions and benefits of these key personnel is £120,619. Salaries are benchmarked against other similar sized charities, and the salary scales are reviewed every three years. Individual's salaries are reviewed after each appraisal annually, although the Charity cannot guarantee an annual review.

## **Staffing**

The BWA staff team is made up of 13 full time and 24 part time members of staff. We currently have 12 regular volunteers with further volunteers in training. Also 2 to 3 times per year teams of 10 to 15 volunteers help with clearing gardens and painting & decorating in refuges.

Preparation, selection, vetting and vigilant maintenance are all central to our safer recruitment policy. All of our staff, students and volunteers are screened before commencing employment or volunteering with us. This means taking up references from former employers. Proof of identity and ability to work is additionally sought from candidates prior to interview along with relevant training / education / qualification certificates. Our recruitment policy and volunteer policy are updated annually to ensure all recent legislation and guidance is included.

Pre-planned interview questions with an interview panel of two members of staff are used to assess the knowledge, insight and suitability of a candidate.

All volunteers, students and staff have to complete an enhanced Disclosure and Barring Service (DBS) check before they can commence their duties and they have to undertake safeguarding training along with our introduction to domestic abuse training.

## **Objectives and Activities for the Public Benefit**

The Charity's objects in its Memorandum of Association are to assist women, men and their children who are in necessitous circumstances and, in particular, those women and their children who have suffered from abuse or maltreatment in their homes.

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

The Trustees 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 in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

The Charity furthers its charitable purposes for the public benefit by providing a range of services to enable people in situations of domestic abuse to make choices about their future and to rebuild their lives.

For 2018/19 the Board's key objectives included:

- Open the new Orchard refuge and complete the refurbishment of the existing refuge
- Achieve fundraising targets – Capital £200k, Revenue £100k
- Continue to increase service user participation and involvement to achieve good outcomes
- Review of use of volunteers to inform a new Volunteer Strategy
- Complete review of demand for bed spaces and future needs following the opening of the new refuge
- Successfully implement and deliver the West of Berkshire services and the Vulnerable Women service in West Berkshire
- Continue to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse
- Where resources allow continue to invest in the training and development of staff

### Vision

All women, children and men should be able to live free from the fear and experience of domestic abuse and violence in their homes and relationships.

### Mission

We provide confidential support, information, outreach services and refuge accommodation for women and their children who are affected by domestic abuse and violence.

We provide confidential support, information and outreach services to men who have experienced domestic abuse and violence.

### Values

All BWA activities are underpinned by a set of values adopted by the organisation's volunteers, staff, management and Trustees:

- **Welcoming and empowering** – we listen, encourage and equip people to make informed choices

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

- **Places of safety** – we provide environments where anyone using our services can talk freely, live safely and think about the future
- **We do not judge** – we listen and provide the environment where people using the services can recognise that some aspects of their life are not the way they want them to be
- **Trust** – you can trust BWA: confidentiality is paramount and people using our services can count on professional, highly skilled support
- **Equality** – we believe in providing support to anyone who needs it, regardless of their sex, ethnicity, religion, age, sexual orientation or disability
- **Raising awareness** – BWA encourages people to understand domestic abuse and violence, to seek support and report concerns

### **Achievements and Performance**

The need for BWA's services is as great as ever. The latest statistics from the Office of National Statistics: Crime in England & Wales – for the year ending March 2018 showed little change in the prevalence of domestic abuse in recent years with an estimated 2 million adults aged 16-59 years experiencing domestic abuse in the last year. Nonetheless police recorded a 23% increase in domestic abuse related crimes compared to 2017.

The following outcomes were delivered in 2018/2019 with key achievements set out on page 15:

### **Outcomes**

- Outreach services supported 794 new clients in 2018/19
  - 391 in Reading
  - 190 in Wokingham
  - 213 in Bracknell
- Children's services reached out to 322 children in 2018/19
  - 193 in Reading
  - 129 in Wokingham
- BWA received 445 referrals for refuge accommodation and accommodated 71 women and 40 children
- Over 4,915 calls to the helpline
- Family Choices provided across Reading & Wokingham received 65 referrals
- 160 clients attended BWA Choices Programmes
- 39 clients attended BWA Self Esteem Programmes
- 160 professionals attended full day BWA Domestic Abuse Training events
- In our first year providing services in West Berkshire, we ran two groups for women with complex needs and supported 26 women through our Vulnerable Women's service.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

## **BWA Helpline**

The BWA helpline is the first point of call for those encountering abuse. Between the hours of 9-5 Monday to Friday BWA staff and volunteers provide information and advice regarding domestic abuse to all callers. The out of hours service is managed by Bracknell Forestcare and supported by a BWA back-up manager. The helpline gives access to all of our services. An agency can call the helpline on behalf of a potential service user or they can call directly themselves. The helpline number is widely publicised.

## **Refuges**

Refuges provide a safe place for victims of domestic abuse and violence, and their children and has been at the centre of BWA's reason for being since 1975.

2018/19 has been a significant year that has seen the building of a new 12 bedroom refuge and the refurbishment of the first ever refuge to open its doors in Reading back in 1975. We have previously had to turn away women and families in need due to lack available rooms.

This has been a long-term plan working with Reading Rotary Club Community Projects who have provided £300,000 financing for this project. BWA is very grateful for their support, expertise and funding without which this project would not have happened.

The project was a big undertaking with a projected cost of approximately £1.5 m (including the refurbishment).

Following fundraising activities BWA was awarded a large capital grant of £250,000 by the Clothworkers Foundation and then £30,000 from Garfield Weston. BWA cannot thank these two organisations enough for making these grants which ensured the project was successful.

BWA were also successful in securing a £12,000 energy grant from M&S Energy Fund. Solar panels have been fitted to both buildings enabling BWA to generate much of its own electricity and to reduce energy costs as well as supporting a greener environment.

There have been other contributions from a wide range of businesses and individuals and BWA is very grateful for their support.

## **Resettlement**

Moving out of refuge is a challenging time for women. BWA's resettlement service offers women a stepping stone between the supported environment of the refuge and independent accommodation.

Resettlement is tailored to individual needs and may include practical tasks involved in such a move.

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

Although resettlement is usually offered for up to six weeks after a woman moves on from refuge, this can be adjusted to suit individual needs and BWA's further support can be provided through BWA outreach workers.

### **Family Choices**

BWA's Family Choices (FC) Programme works with the whole family and offers perpetrators a chance to recognise and address their abusive behaviour whilst at the same time support and safety planning is offered to their partner and direct work is completed with any school aged children in the household. BWA works with perpetrators and victims regardless of whether they have children and can continue to work with clients even if their partner disengages from the programme. FC also works with families with children that are not in the household and have supported clients with children previously taken into care to enable them to safeguard themselves and go on to have further children who remain in their care.

### **Outreach Support**

BWA provides Outreach Support across Reading, Wokingham and Bracknell areas which is flexible in order to meet individual clients' needs responding to their level of risk. For high risk clients BWA provide IDVA level support through the MARAC process. Outreach support is provided to all victims of domestic abuse regardless of gender, ethnicity, religion, sexuality or disability. BWA will continue to provide support based on victims specific needs to empower them to move positively forward with their lives; this will include but is not limited to:

- Risk and needs assessment
- Arranging refuge accommodation
- Ongoing safety planning and risk management advice, depending on client's circumstances
- DIY Non-molestation Order and Family Court applications
- Free legal surgery
- Active participation in MARAC, child protection or MAPPA framework where appropriate.
- Advocacy including regular contact and close cooperation with various agencies.
- Signposting to relevant agencies for additional support needs
- Ongoing emotional support to help create coping strategies whilst in abusive relationships and aid emotional recovery post-separation
- Confidence-building sessions
- Emotional support and advocacy at court hearings

In Bracknell BWA Outreach workers liaise closely with Children's Social Care as part of the DAPS/DASC arrangements ensuring that victims are kept safe while perpetrators complete their programme.

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

### **Adult Group Work**

Both Outreach and Family Choices clients are offered BWA Choices Programme which is psychoeducational programme that looks at the dynamics of domestic abuse and how the elements of power and control can affect our minds as well as our bodies.

The Choices group is facilitated by BWA's Group Facilitator with many years of experience working locally with survivors of domestic abuse. The group is open to victims who have been affected by abuse by a spouse or a family member, either presently or in the past.

The Choices Programme covers the following general themes:

- Learning about healthy and unhealthy relationships
- How domestic abuse affects confidence, self-esteem and children
- Recognising controlling behaviours at an early stage in a relationship
- The impact of domestic abuse on beliefs
- Rebuilding damaged self-confidence and self-esteem.

The programme is evaluated on the basis of feedback questionnaires completed by delegates.

In addition, to enable victims to move forward and rebuild their lives BWA offers the Self-Esteem Programme which is another psychoeducational programme that looks at different ways for victims to develop skills for positive self-esteem and body confidence. The group is co-facilitated by BWA's support workers with many years of experience working with survivors of domestic abuse.

The Self-Esteem Programme covers the following general themes:

- Learning about who we are, our self-image and how to love and respect yourself;
- Dealing with negativity and body language.
- Things I can control, knowing your strengths and building self-confidence.
- Goal setting and maintaining focus

### **Children's Support**

BWA recognises the impact of domestic abuse on children; research shows that these children often have greater behavioural and emotional problems compared to other children (Humphreys, 2006) this includes both internal problems such as depression and anxiety and external like aggression or anti-social behaviour. Children who witness domestic abuse are 50% more likely to end up failing to achieve at school, presenting with mental health issues, abusing alcohol or drugs leading to difficulty in establishing a stable independent adult life.

Early intervention is key to tackling this and BWA is committed to working not only with children already impacted by domestic abuse but also to prevent abuse and the ongoing cycle of domestic abuse across generations.

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

Where appropriate, and as part of BWA's Family Choices programme, children are referred to BWA's Children and Young People (CYP) Workers to take part in age appropriate group work. This will include looking at how they can help themselves to be safe by having a plan and identifying other adults who it is safe for them to talk to.

To respond to the needs of children and young people in the community BWA has developed specialist programmes for children 5 – 17 years old who have been affected by domestic abuse. BWA offer CYP a safe environment in which they can share experiences and develop a better understanding of domestic abuse, its effects and importantly how they can keep themselves safe. BWA has been providing tailored support either individually or in groups for over 10 years in the local area and will offer a range of programmes for primary and secondary age children who have witnessed or experienced domestic abuse, are starting to instigate abuse or are in abusive relationships.

BWA supports Children and Young People by providing a variety of programmes tailored to the individual child's needs. BWA provide the following Children's programmes;

- Specialised Primary School Work – children (5-11) who have witnessed and experienced domestic abuse. A 10 week course held for an hour a week at a hosting school. This can be delivered 1-1 or in a group (6-8 children on average). Aims to provide support to children by looking at the dynamics of abuse and explaining that it is not their fault. It also looks at encouraging appropriate ways of resolving conflicts, safety planning and enhances self-esteem.
- 'Giving Choices' – Young People (12-17) that have experienced domestic abuse within the family. Runs for a minimum of 6 weeks and this is delivered on a 1-1 basis. This looks at raising awareness of domestic abuse and the qualities of a healthy relationship, resolving conflicts safely, recognising early warning signs and rebuilding damaged confidence.
- 'Teen Choices' - Young People (14-17) who are or have been in abusive relationships. Runs for a minimum of 6 weeks and is delivered on a 1-1 basis. The key issue is getting young people to identify what is domestic abuse and then helping them to acknowledge that it may be happening to them. Once abuse has been identified BWA can offer individual targeted help and support as appropriate.
- 'Changing Faces' Young Perpetrators - Teenagers (11-17) who have been victims of domestic abuse as a child and are now beginning to display abusive behaviours in their current relationships. The course addresses why they are being abusive and what effect this has on others and the ways they can change their behaviour. Runs for 6 weeks on a 1-1 basis.
- Forced Marriage – for Young People (12–17) who are at risk of marriage that is performed under duress and without the full and informed consent or free will of both parties. Victims of forced marriage may be the subject of physical violence, rape, abduction, false imprisonment, enslavement, emotional abuse and murder. BWA can offer individual targeted help, safety planning and support as appropriate.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

## **Specialist Community Outreach Support Services**

In early 2018, BWA successfully tendered for a contract to provide Specialist Community Outreach Support Services, funded by the Office of the Police and Crime Commissioner (OPCC) covering the area of Berkshire West (Reading, Wokingham and West Berkshire). This contract encompasses three elements aimed at improving the lives of victims of domestic abuse: a Medium Risk Safety Planner, Black Asian, Minority Ethnic and Refugee (BAMER) Worker and a Complex Needs programme. Each of these contractual aspects and the progress across the financial year are outlined below.

### **Medium Risk Safety Planner**

Co-located in Thames Valley Police, the Medium Risk Safety Planner role supports individuals assessed to be at medium risk by working with them to review risk, devise safety plans and refer and signpost on to other support agencies as appropriate.

BWA successfully recruited to this role in July 2018 however, significant delays were experienced in the Thames Valley Police vetting procedures, meaning that the worker was only able to take up her position in the police station in March 2019.

Since starting in the post in March 2019, BWA and the Medium Risk Safety Planner have received very positive feedback about the how the role is working and the benefits of having a DA specialist based within the police station and able to liaise with victims.

### **Black, Asian, Minority Ethnic and Refugee (BAMER) Worker**

Aiming to proactively engage BAMER Communities to understand and express their needs in relation to violence against women and girls, this role aims to help identify and address the gaps in, and barriers to, those from BAMER communities accessing relevant services. The role also aims to raise awareness amongst BAMER communities to bring forward current and past victims of violence and provide support to keep survivors and their children safe.

Coming into the role in March 2019, the BAMER Worker has started establishing community connections and liaising directly with the Project Manager to start progressing the role and to meet the OPCC identified objectives of service mapping, community engagement and identification of barriers to accessing support.

### **Complex Needs**

Based on a clinical model of support, the Stop Think Feel (STF) programme was devised to work with women who have experienced domestic abuse and also present with a diagnosis of, or behavioural traits indicative of personality disorder.

Commencing in July 2018, the Complex Needs team began work alongside Sapiens, a clinical mental health group, to devise the Stop Think Feel programme. Sapiens had created the original programme upon which Stop Think Feel was to be based and assisted BWA in adapting

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

the programme to be delivered in the budget provided by the OPCC contracts. For the first quarter, the programme was developed and BWA workers trained in the clinical delivery of the group.

Groups got underway in September 2018, with a second group commencing in January 2019. Groups run for a period of ten weeks and to date, eight women have successfully completed the STF programme, with a further 11 having been supported through the assessment, safety planning and signposting processes. Feedback has been extremely positive, with the most recent group displaying clinically significant changes in clients' reported outcomes.

### **West Berkshire**

In West Berkshire, BWA run the Vulnerable Women's Service aimed at supporting women who are identified as having multiple and complex needs by increasing their resilience, helping them to make changes to their lives and supporting them to access mainstream services. The Vulnerable Women's Worker started in post in July 2018 and was active in the role until October 2018. A new worker was recruited in December 2018 and started in post in January 2019; since this time the new worker has been proactive in taking a multi-agency approach to supporting women in West Berkshire and continues to run twice monthly drop-ins aimed at providing holistic emotional and physical wellbeing activities for clients open to the service.

### **Multi Agency Training**

In 2018-2019 BWA continued to provide specialist domestic abuse multiagency training and/or briefing sessions in partnership with Reading Borough Council (RBC), Bracknell Forest Council and Wokingham Borough Council.

Training is delivered in partnership with other agencies. BWA has a strong working relationship with Thames Valley Police (TVP) and RBC Housing who provide guest speakers. BWA provided Reading Borough Council with ten DA Level 1 and 2 training session in the last financial year and also took steps to start delivering Level 1 and 2 training to Wokingham Borough Council, delivering three sessions in the third and fourth quarter of the year. This training is open to all and not solely council employees meaning attendees are from diverse professional backgrounds including voluntary organisations, probation, schools and children's centres, as well as statutory services.

BWA attend the Reading DA Training Forum to review domestic abuse training needs across the area and contribute where possible. This has included delivering training to the Reading DA Forum, an open forum aimed at those working in and around the field of domestic abuse to increase learning and understanding as well as developing professional networks.

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

BWA have continued to work with partner organisations both in statutory services and the third sector to respond to requests to provide specialist DA training to individual agencies. Training undertaken in the last financial year has included:

- Home Start volunteer training (Reading and Bracknell): an introduction to domestic abuse
- Training to GPs on responding to disclosures of domestic abuse
- Presentation to the DA Forum on responding to disclosures of domestic abuse
- Presentation to the DA Forum on the impacts of trauma and trauma-informed practice
- Training to sexual health clinic staff at the Florey Unit at the Royal Berkshire Hospital on responding to disclosures of domestic abuse

### **Key BWA Achievements:**

- Completed the new build refuge accommodation on time and within budget
- Secured significant support from a wide range of volunteers to deliver the new and refurbished accommodation
- Fundraising strategy implemented and funding secured for both capital and revenue projects
- Continued to provide a good level of service both in refuge and outreach despite cuts in funding
- Continued to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse
- Increased service user participation and involvement to achieve good outcomes
- Successfully implemented the Building Family Bridges project and achieving target outcomes in a challenging environment

### **Plans for future**

- Appoint a new Chief Executive and develop a new 5 year plan
- Establish an updated funding plan with clear targets to secure funding for an additional Refuge Worker, Outreach Worker and Children's & Young People Worker
- Continue to increase service user participation and involvement to achieve good outcomes
- Work with Bright Spaces, the charity arm of Bright Horizons, to enhance the large and multi purpose rooms at the Orchard Refuge
- Review of use of volunteers to inform an updated Volunteer Strategy
- Review Level 1 and 2 Domestic Abuse Training to ensure it is relevant for professionals and survivors' voices are embedded
- Re-establish perpetrator group working arrangements and develop the Partner Support Worker role within this
- Review client and children's input into the development of services and outcomes measurement
- Continue to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

- Where resources allow, continue to invest in the training and development of staff

### **Risk Review**

BWA have a charity risk assessment that was introduced in 2018/19. This covers governance, operational, funding, people, legal, external factors e.g. government policies and compliments the Business Continuity Plan.

Risk to clients is managed through relevant policies including Health & Safety Policy, Safeguarding (adults and children), Code of Conduct. Risk is also managed through monthly case reviews.

The Management Team monitor financial risk by reviewing income and expenditure in the management accounts on a monthly basis as well as cash flow to ensure the Charity can meet its commitments as they fall due. Regular budget reforecasting allows tracking to ensure the Charity is looking ahead at its financial stability providing a longer term picture. Funding and financial risk is explored thoroughly at Board meetings every other month allowing strategy to be revised if required.

A Charity risk register identifies all key risks and how these are being managed.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

## **Financial Review**

The Charity has been under significant financial pressure during the year in supporting an increasing number of service users within very tight Local Authority contract funding.

The statement of financial activities shows that the total incoming resources increased to £1,404,837 while total resources expended (before losses on defined benefit scheme) decreased to £1,044,827 resulting in an surplus of income over expenditure of £360,010.

BWA's principle funding sources are Local Authority contracts to provide refuge and outreach services. The income is supplemented by donations and restricted grants.

Expenditure during the year has reflected the efficient running of the refuges, helpline and outreach services, with 97% of total resources expended being direct costs of charitable activities and restricted grant funded activities, which have been established in accordance with the key objectives of the Charity.

Income and expenditure for all services are continuously monitored.

In line with BWA's key objectives to increase the Charity's freehold base, the purchase of a refuge was completed in May 2017 and during 2018-19 this has been refurbished and a new 12 bed refuge has been completed. This has resulted in liquid resources being invested in fixed assets and a reduction in working capital.

BWA has a defined benefit pension scheme with the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. This is a multi-employer scheme with a valuation at the last formal actuarial valuation date revealed a shortfall of assets compared with the value of liabilities for the whole scheme of £1,522 million. The actuary has set a deficit contribution plan for all members. The method of accounting for the deficit has changed during the year from a defined contribution basis to a defined benefit amount and the 2017-18 figures have also been restated.

The effect of the change in valuation method for BWA is an increase in the deficit reported of £55k and in addition the last triennial valuation resulted in a further increase of £69k.

## **Reserves Policy**

The Reserves Policy is set to ensure there is no disruption of Berkshire Women's Aid services in the event of an unforeseen reduction in income or increase in expenditure. It also allows for contingencies aimed at the mitigation of any major risks identified that would have a financial impact should they materialise.

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

The Trustees have determined a requirement for freely available funds in order to fund the following:

- To maintain the continued furtherance of the objectives of the Charity.
- To cover management, administration, fundraising and other support costs.

The Trustees believe that, in line with the current contract dates and structure, the level of free reserves excluding pension deficit should be sufficient to cover:

- Continued service delivery for 3 months of half the activity of the Charity

The level of reserves is continually monitored by the Trustees and the policy is reviewed every three years.

The purchase of a freehold property completing in May 2017 and its refurbishment and the building of a new refuge over the year saw a reduction in free reserves. At the end of March 2019 free reserves (after pension deficit provision) were -£161,671 against a level of £140,937 which would be required under the policy. Excluding pension deficit provision free reserves stood at £226,276.

The Trustees regularly review the Charity's portfolio of owned properties within operational commitments to ensure that obligations are met over the longer term.

The Charity will work to build its reserves to the level required to meet the policy to remain sustainable, build a safer future and protect the Charity in the long term.

### **Going Concern**

After making enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue its activities for the near future. Accordingly, they continue to adopt the going concern basis in preparing financial statements and accounts.

### **Investment Policy**

The Trustees, having regard to the liquidity requirements of operating BWA, have kept available funds in interest-bearing deposit accounts and seek to achieve a rate on deposit which matches or exceeds inflation as measured by the retail prices index.

### **Restrictions on Distribution**

The memorandum of association prohibits the distribution of the income and property of the charitable company to the members. Upon dissolution or winding up of the company, the assets shall be given or transferred to some similar institution or institutions having objects similar to the charitable company.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2019**

## **Statement of Trustees' Responsibilities**

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).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK 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 charitable company will continue in business.

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

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware, and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**Berkshire Women's Aid  
Trustees' Report (continued)  
Year ended 31 March 2019**

**Auditor**

Edwin Smith were re-appointed as Charity's auditor's and have expressed their willingness to continue in that capacity.

This report was approved by the Trustees on 2 October 2019 and signed on their behalf by

**M Rice-Jones – Chair** 

## **Berkshire Women's Aid**

### **Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2019**

#### **Opinion**

We have audited the financial statements of Berkshire Women's Aid (the "Charity") for the year ended 31 March 2019 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of 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 2019 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Berkshire Women's Aid**  
**Independent Auditor's Report to the Members of Berkshire Women's Aid**  
**(continued)**  
**as at 31 March 2019**

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- we have not obtained all the information and explanations necessary for the purposes of our audit;
- the directors were not entitled to take advantage of the small companies exemption from the requirement to prepare a strategic report.

**Responsibilities of the trustees**

As explained more fully in the trustees' responsibilities statement (set out on page 17), 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 they 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

**Berkshire Women's Aid**  
**Independent Auditor's Report to the Members of Berkshire Women's Aid**  
**(continued)**  
**as at 31 March 2019**

going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

The trustees have elected for the financial statements to be audited in accordance with the Charities Act 2011 rather than the Companies Act 2006. Accordingly, we have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. 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's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Edwin Smith**

Chartered Accountants  
Statutory Auditor

32 Queens Road  
Reading  
RG1 4AU

Dated 3 October 2019

Edwin Smith is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

**Berkshire Women's Aid**  
**Statement of Financial Activities**  
**Year ended 31 March 2019**

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2019	Total Funds 2018
	Note	£	£	£	£	£
<b><u>Income:</u></b>						
Donations	2	25,179	-	288,287	313,466	50,426
Income from charitable activities	3	978,481	-	109,301	1,087,782	1,074,483
Investment income	4	3,589	-	-	3,589	1,182
<b>Total income</b>		<b>1,007,249</b>		<b>397,588</b>	<b>1,404,837</b>	<b>1,126,091</b>
<b><u>Expenditure:</u></b>						
Cost of raising funds	5	35,313	-	-	35,313	37,891
Cost of charitable activities		896,453	-	113,061	1,009,514	1,080,720
<b>Total expenditure</b>		<b>931,766</b>	<b>-</b>	<b>113,061</b>	<b>1,044,827</b>	<b>1,118,611</b>
<b>Net income/(expenditure) before transfers</b>		<b>75,483</b>	<b>-</b>	<b>284,527</b>	<b>360,010</b>	<b>7,480</b>
Actuarial gains/(losses) on defined benefit pension schemes	21	(104,089)	-	-	(104,089)	(52,120)
Transfers between funds	18	1,058,848	(759,745)	(299,103)	-	-
<b>Net income/(expenditure) for the year/Net movement in funds</b>		<b>1,030,242</b>	<b>(759,745)</b>	<b>(14,576)</b>	<b>255,921</b>	<b>(44,640)</b>
Fund balances at 1 April 2018	20	195,554	759,745	61,380	1,016,679	1,061,319
<b>Fund balances at 31 March 2019</b>		<b>1,225,796</b>	<b>-</b>	<b>46,804</b>	<b>1,272,600</b>	<b>1,016,679</b>

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006 and includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**Berkshire Women's Aid**  
**Balance Sheet**  
**As at 31 March 2019**

		2019		2018	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		1,387,467		1,043,356
<b>Current assets</b>					
Debtors	11	1,124,012		832,483	
Cash at bank and in hand		583,604		668,110	
		<u>1,707,616</u>		<u>1,500,593</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(1,165,917)</u>		<u>(911,547)</u>	
<b>Net current assets/(liabilities)</b>			541,699		589,046
<b>Creditors: amounts falling due after one year</b>	14		(268,619)		(296,349)
<b>Provisions for liabilities</b>					
Defined benefit pension scheme liability	15		(387,947)		(319,374)
<b>Total net assets</b>			<u><u>1,272,600</u></u>		<u><u>1,016,679</u></u>
<b>Income funds of the Charity</b>					
<b>Restricted funds</b>	18		46,804		61,380
<b>Unrestricted funds:</b>					
General funds	18	1,225,796		195,554	
Designated funds	18	-		759,745	
			<u>1,225,796</u>		<u>955,299</u>
			<u><u>1,272,600</u></u>		<u><u>1,016,679</u></u>

The charitable company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2019, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476 requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors (trustees) acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 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.

These financial statements have been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

The accounts were approved by the Board on 2 October 2019.

**Director/Trustee - M Rice-Jones**  
**Company Registration No. 03081670**



**Berkshire Women's Aid  
Statement of Cash Flows  
Year ended 31 March 2019**

	2019	2018
	£	£
<b>Cash flows from operating activities:</b>	301,012	775,410
Net cash provided by operating activities	<b>301,012</b>	<b>775,410</b>
<b>Cash flows from investing activities:</b>		
Interest from investments	3,589	1,182
Purchase of tangible fixed assets	(362,061)	(762,830)
<b>Net cash provided by investing activities</b>	<b>(358,472)</b>	<b>(761,648)</b>
<b>Cash flows from financing activities:</b>		
Repayments of borrowing	(27,046)	(4,962)
Cash inflows from loans	-	328,340
<b>Net Cash used in financing activities</b>	<b>(27,046)</b>	<b>323,378</b>
Change in cash and cash equivalents in the year	(84,506)	337,140
Cash and equivalents at the beginning of the year	668,110	330,970
<b>Cash and cash equivalents at the end of the year</b>	<b>583,604</b>	<b>668,110</b>
<b>Net income/(expenditure) for the year (as per the statement of financial activities)</b>	255,921	(44,640)
Adjustments for:		
Depreciation charges	17,950	10,543
Interest from investments	(3,589)	(1,182)
(Increase) / decrease in debtors	(291,529)	16,753
Increase / (decrease) in creditors and provisions	322,259	793,936
<b>Net cash provided from operating activities</b>	<b>301,012</b>	<b>775,410</b>
<b>Analysis of cash and equivalents</b>		
Cash in hand	583,604	668,110
<b>Total</b>	<b>583,604</b>	<b>668,110</b>

# **Berkshire Women's Aid**

## **Notes to the Financial Statements**

### **Year ended 31 March 2019**

#### **1. ACCOUNTING POLICIES**

##### Basis of preparation

The financial statements have been prepared 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 to the UK and Republic of Ireland (FRS 102) (effective January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Berkshire Women's Aid meets the definition of a 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(s).

##### Preparation of the accounts on a going concern basis

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any other sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

##### Fund Accounting

- Unrestricted funds are donations and other incoming resources available for use at the discretion of the Trustees in furtherance of the objectives of the Charity
- Designated funds are 'unrestricted' funds allocated by the Trustees for particular purposes.
- Restricted funds are those donated for use in a particular area or for specific purposes.

# **Berkshire Women's Aid**

## **Notes to the Financial Statements (continued)**

### **Year ended 31 March 2019**

#### **1. ACCOUNTING POLICIES (CONTINUED)**

##### Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether capital or revenue grants is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

##### Donations and other income

Donations and other income are recognised when they become due and credited to the statement of financial activities. Any donations received for specific time restricted purposes are carried forward as deferred income and matched with related expenditure.

##### Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

##### Expenditure

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

Expenditure is classified under the following activity headings within the statement of financial activities to one of the following headings:

- **Costs of raising funds**  
The direct costs of fundraising and publicity activities.
- **Expenditure on charitable activities**  
The direct and associated support costs of providing refuge accommodation and support to women and children who have experienced domestic violence.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Charity. In the case of unconditional grants they are accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one year or multi-year grant. Grant awards that are subject to the recipient fulfilling performance conditions are accrued as the performance conditions are met.

# **Berkshire Women's Aid**

## **Notes to the Financial Statements (continued)**

### **Year ended 31 March 2019**

#### **1. ACCOUNTING POLICIES (CONTINUED)**

##### Allocation of support and governance costs

Expenditure is allocated to the particular activity where the cost relates directly to that activity. These costs have been allocated between the cost of raising funds and expenditure on charitable activities. Costs of generating funds is based on 5% of staff costs.

Costs are identified relating to the governance of the Charity being the costs associated with constitutional statutory requirements and costs associated with the strategic management of the Charity's activities.

Support costs and governance costs are apportioned between the key charitable activities undertaken in the year on basis of revenue earned.

##### Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

##### Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

##### Tangible fixed assets

Individual assets or groups of similar assets costing £300 or more are capitalised at cost. Assets are reviewed for impairment if circumstances indicate that their carrying value may exceed their net realisable value and value in use.

Depreciation is calculated to write off the cost less estimated residual value of fixed assets over their estimated useful lives. The depreciation rates in use are as follows:

Freehold land is not depreciated

Freehold buildings	50 years straight line
Housing equipment	3 years straight line
Playground	10 years straight line
Computer equipment and software	3 years straight line

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**1. ACCOUNTING POLICIES (CONTINUED)**

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term deposits with a maturity or notice period of twelve months or less at the balance sheet date.

Joint arrangement

The Charity has a share of the income and expenditure, and assets and liabilities relating to the terms of a joint arrangement. The Charity's share in the transactions are recorded at cost less impairment.

Creditors and provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension Schemes

The Charity operates a defined contribution scheme for its employees. Contributions payable to the scheme are charged to the statement of financial activities in the period to which they relate. The assets of the scheme are held separately from the Charity in an independently administered fund.

The Charity also participates in a multi-employer defined benefit scheme which was closed to new entrants in March 2010 and the scheme was closed to contributions with effect from April 2013.

*Defined contribution scheme*

The Charity operates a defined contribution scheme for its employees. Contributions payable to the scheme are charged to the statement of financial activities in the period to which they relate. The assets of the scheme are held separately from the Charity in an independently administered fund.

*Defined benefit scheme*

The Charity also participates in a multi-employer defined benefit scheme, being the Social Housing Pension Scheme (SHPS), which was closed to new entrants in March 2010 and the scheme was closed to contributions with effect from April 2013.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**1. ACCOUNTING POLICIES (CONTINUED)**

*Defined benefit scheme (continued)*

A defined benefit plan defines the pension benefit that the employee will receive on retirement, usually dependent upon several factors including age, length of service and remuneration. A defined benefit plan is a pension plan that is not a defined contribution plan.

The liability recognised in the balance sheet in respect of the defined benefit plan is the present value of the defined benefit obligation at the reporting date less the fair value of the plan assets at the reporting date.

The defined benefit obligation is calculated using the projected unit credit method. Annually SHPS engages independent actuaries to calculate the obligation. The present value is determined by discounting the estimated future payments (recovery plan contributions) using equivalent single discount rates that vary with the duration of the employer liabilities which give the same results as as using a full AA corporate bond (high quality corporate bond) yield curve to discount the employer's obligations over the specific duration of the employer's liabilities ('discount rate').

The fair value of plan assets is measured in accordance with the FRS 102 fair value hierarchy. This includes the use of appropriate valuation techniques

Remeasurements of the net defined benefit liability, which comprise actuarial gains and losses arising from experience adjustments, the return on scheme assets, changes in actuarial assumptions are charged or credited to the statement of financial activities after net income/expenditure.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of scheme assets. This cost and other expenses are recognised in income/expenditure of the statement of financial activities.

Change of accounting policy

The Charity participates in a multi-employer defined benefit pension scheme which in previous years did not have sufficient information on the scheme's assets and liabilities to be able to reliably account for its share of the defined benefit obligation and net assets and therefore was allowed to account for the scheme as a defined benefit contribution scheme.

The Charity are now provided with sufficient information on the scheme to reliably account for its share of the defined benefit obligation and net assets. Therefore there has been a change in accounting policy detailed above relating to the disclosures now required for a defined benefit pension scheme. The material change to the balance brought forward relate to the restatement of the defined benefit pension liability as detailed in note 20 for prior year adjustments.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**2. DONATIONS**

	Unrestricted funds	Restricted funds	Total 2019	Total 2018
	£	£	£	£
Donations and gifts	25,179	288,287	313,466	50,426

**3. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted funds	Restricted funds	Total 2019	Total 2018
	£	£	£	£
<b>Refuge</b>				
Rent	248,970	-	248,970	252,324
Service charges	32,362	-	32,362	32,304
Reading Borough Council (RBC)	90,000	-	90,000	150,153
RBC (DCLG)	28,080	-	28,080	14,040
Bracknell Forest Council	70,333	-	70,333	70,333
Wokingham Borough Council	21,085	-	21,085	21,074
Other	-	478	478	-
	<u>490,830</u>	<u>478</u>	<u>491,308</u>	<u>540,228</u>
<b>Outreach</b>				
Reading Borough Council	255,000	-	255,000	203,578
Bracknell Forest Council	46,667	-	46,667	41,667
Wokingham Borough Council	79,254	-	79,254	85,029
West Berks Council	76,176	-	76,176	-
The Earley Charity	-	35,409	35,409	40,741
PCC	-	16,304	16,304	100,732
WEA Building Bridges (Lottery)	-	12,199	12,199	8,870
Other	962	9,911	10,873	5,217
	<u>458,059</u>	<u>73,823</u>	<u>531,882</u>	<u>485,834</u>
<b>Children's Services</b>				
Wokingham Borough Council	29,592	-	29,592	25,921
The Earley Charity	-	10,000	10,000	10,000
First Growth	-	25,000	25,000	12,500
	<u>29,592</u>	<u>35,000</u>	<u>64,592</u>	<u>48,421</u>
<b>Total</b>	<b><u>978,481</u></b>	<b><u>109,301</u></b>	<b><u>1,087,782</u></b>	<b><u>1,074,483</u></b>

**4. INVESTMENT INCOME**

	Unrestricted funds	Restricted funds	Total 2019	Total 2018
	£	£	£	£
Bank interest	3,589	-	3,589	1,182

**Berkshire Women's Aid**  
**Notes to the Financial Statements**  
**Year ended 31 March 2019**

**5. EXPENDITURE**

	Cost of raising funds	Refuge	Outreach	Children's services	Governance costs	Support costs	Total	2018
	£	£	£	£	£	£	£	£
Staff training	-	595	7,589	75	-	208	<b>8,467</b>	4,822
Volunteer costs	-	88	-	-	-	34	<b>122</b>	269
Other staff costs	-	3,236	10,665	2,232	-	4,996	<b>21,129</b>	16,392
Grants to institutions	-	-	8,820	-	-	-	<b>8,820</b>	45,947
Provision of housing services	-	86,615	-	-	-	11,496	<b>98,111</b>	69,549
Rent and property costs	-	50,251	-	-	-	-	<b>50,251</b>	56,846
Premises and offices costs	-	-	17,713	1,059	-	96,167	<b>114,939</b>	142,195
95% payroll and support costs	35,313	139,947	257,229	44,868	31,708	197,204	<b>706,269</b>	757,815
Depreciation	-	-	-	-	-	17,950	<b>17,950</b>	10,543
Professional advice	-	-	-	-	-	1,285	<b>1,285</b>	4,391
Finance cost – pension deficit	-	-	-	-	-	11,184	<b>11,184</b>	3,758
Audit and accounts	-	-	-	-	6,300	-	<b>6,300</b>	6,084
	<b>35,313</b>	<b>280,732</b>	<b>302,016</b>	<b>48,234</b>	<b>38,008</b>	<b>340,524</b>	<b>1,044,827</b>	<b>1,118,611</b>
Allocation of overheads	-	153,801	166,503	20,220	-	(340,524)	-	-
Allocation of governance costs	-	17,166	18,585	2,257	(38,008)	-	-	-
<b>Total expenditure</b>	<b>35,313</b>	<b>451,699</b>	<b>487,104</b>	<b>70,711</b>	<b>-</b>	<b>-</b>	<b>1,044,827</b>	<b>1,118,611</b>
<b>2018 expenditure</b>	<b>37,891</b>	<b>480,913</b>	<b>525,552</b>	<b>74,255</b>	<b>-</b>	<b>-</b>	<b>1,118,611</b>	

Auditor's remuneration comprises audit fees of £5,220 (2018: £5,100) and accountancy services of £1,080 (2018: £984).

Of the total expenditure, £931,766 was unrestricted (2018: £902,136) and £113,061 was restricted (2018: £216,475).

**Berkshire Women's Aid**  
**Notes to the Financial Statements**  
**Year ended 31 March 2019**

**6. GRANTS TO INSTITUTIONS**

Grants to institutions is a grant made to the Dash Charity of £7,758 for services provided on Complex Needs programme being carried out for PCC and hard ship grants to clients for vulnerable children of £1,184 relating to restricted funds from Buttle UK.

**7. TAXATION**

The company is a registered Charity. It has no liability to corporation tax on bank interest received or its charitable activities.

**8. TRUSTEES AND RELATED PARTY TRANSACTIONS**

The Trustees were not paid and did not receive any benefits from employment with the Charity in the year (2018: £nil).

There were no reimbursements of expenses to Trustees during the year (2018: £nil).

There were no related party transactions during the year (2018: £nil).

**9. EMPLOYEES**

**Employment Costs**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Wages and salaries	647,554	683,413
Social security costs	44,169	48,855
Other pension costs	10,547	7,441
	<u><b>702,270</b></u>	<u><b>739,709</b></u>

**Number of employees**

The average monthly number of employees during the year was:

	<b>2019</b>	<b>2018</b>
	<b>Number</b>	<b>Number</b>
Refuge	8	9
Outreach	12	12
Children's Services	4	4
Support	14	14
	<u><b>38</b></u>	<u><b>39</b></u>

The average number of full time equivalent staff employed during the year was 29 (2018: 29).

No employee received more than £60,000 in the financial year (2018: none).

The key management personnel of the Charity comprise the Trustees, Chief Executive Officer, Finance Manager and Service Development Manager. The total employee benefits including pension contributions of the key management personnel of the Charity were £120,618 (2018: £128,245). See note 8 for specific details on Trustees.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**10. TANGIBLE FIXED ASSETS**

	Freehold property	Furniture and equipment	Playground	Total
	£	£	£	£
Cost				
At 1 April 2018	1,120,440	145,215	15,817	1,281,472
Additions	343,911	18,150	-	362,061
Disposals	-	(8,603)	(15,817)	(24,420)
At 31 March 2019	<u>1,464,351</u>	<u>154,762</u>	<u>-</u>	<u>1,619,113</u>
Depreciation				
At 1 April 2018	78,440	143,859	15,817	238,116
On disposals	-	(8,603)	(15,817)	(24,420)
Charge for the year	10,870	7,080	-	17,950
At 31 March 2019	<u>89,310</u>	<u>142,336</u>	<u>-</u>	<u>231,646</u>
Net book value				
<b>At 31 March 2019</b>	<b><u>1,375,041</u></b>	<b><u>12,426</u></b>	<b><u>-</u></b>	<b><u>1,387,467</u></b>
<b>At 31 March 2018</b>	<b><u>1,042,000</u></b>	<b><u>1,356</u></b>	<b><u>-</u></b>	<b><u>1,043,356</u></b>

During the year a new refuge was built under a joint arrangement with another charity and renovations were made to the freehold property for use in the Charity's activities. The cost of £1,017,090 represents the Charity's share of the property under the joint arrangement. The total cost of the property (including improvements) amounts to £1,317,090.

**11. DEBTORS**

	<b>2019</b>	<b>2018</b>
	£	£
Debtors	12,212	11,374
Amount due from joint arrangement	1,017,090	761,854
Prepayments and accrued income	94,710	59,255
	<u><b>1,124,012</b></u>	<u><b>832,483</b></u>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**12. CREDITORS**

**Amounts falling due within one year**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Bank loan	27,713	27,029
Trade creditors	33,751	30,111
Taxes and social security costs	17,417	28,640
Amount owing to joint arrangement	1,017,090	761,854
Other creditors	482	823
Accruals	36,366	29,963
Deferred income	33,098	33,127
	<b><u>1,165,917</u></b>	<b><u>911,547</u></b>

**13. DEFERRED INCOME**

Deferred income comprises of restricted grants

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Balance at beginning of year	33,127	15,393
Amount released to income in the year	(33,127)	(15,393)
Amount deferred in year	33,098	33,127
Balance at year end	<b><u>33,098</u></b>	<b><u>33,127</u></b>

**14. CREDITORS**

**Amounts falling after one year**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Bank loan	<b><u>268,619</u></b>	<b><u>296,349</u></b>

The bank loan totaling £296,332 at 31 March 2019 is the balance on a commercial mortgage taken out during the year for a term of ten years with a fixed rate of interest of 4.32%. The mortgage is secured upon the Charity's freehold property. The amount falling due in more than five years by instalments is £142,817 (2018: 176,350)

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**15. PROVISION FOR LIABILITIES**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Defined benefit pension scheme liability	<b>387,947</b>	<b>319,374</b>

The movements in the year regarding the provision are detailed in note 21 on page 41.

**16. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

Fund balances at 31 March 2018 are represented by:	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	1,360,101	-	27,366	<b>1,387,467</b>
Net current assets	522,261	-	19,438	<b>541,699</b>
Creditors falling due after one year	(268,619)	-	-	<b>(268,619)</b>
Pension deficit provision	(387,947)	-	-	<b>(387,947)</b>
	<b>1,225,796</b>	<b>-</b>	<b>46,804</b>	<b>1,272,600</b>

**17. COMMITMENTS UNDER OPERATING LEASES**

At 31 March 2018 the company had a total of future minimum lease payments under non-cancellable operating leases for each of the following periods:

Several of the leases have completed their term, the values included are the current rentals and where leases terminate during the next financial year, the commitment included is the value to the date of termination of the lease.

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Expiry date:		
Not later than one year	87,770	86,813
Later than one year and not later than five years	109,105	4,980
	<b>196,875</b>	<b>91,793</b>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**18. MOVEMENT IN FUNDS**

**Movements in restricted funds**

	Balance at 1 April 2018 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2019 £
Holly Tree House	28,076	-	(710)	-	<b>27,366</b>
Douglas Martin	14,427	-	(1,706)	-	<b>12,721</b>
Last Resort	3,589	-	(180)	-	<b>3,409</b>
Marks & Spencer	12,000	-	-	(12,000)	-
Buttle	-	1,184	(1,164)	-	<b>20</b>
Orchard	-	287,103	-	(287,103)	-
<b>Outreach</b>					
The Earley Charity	-	35,409	(35,409)	-	-
PCC Complex needs	-	16,304	(16,304)	-	-
WEA Building Family Bridges	-	12,199	(12,199)	-	-
Berkshire Community Foundation	-	9,911	(9,911)	-	-
Other	3,288	478	(478)	-	<b>3,288</b>
<b>Children's Services</b>					
The Earley Charity	-	10,000	(10,000)	-	-
First Growth	-	25,000	(25,000)	-	-
	<b>61,380</b>	<b>397,588</b>	<b>(113,061)</b>	<b>(299,103)</b>	<b>46,804</b>
<b>Unrestricted Funds</b>					
General funds	195,554	1,007,249	(1,035,855)	1,058,848	<b>1,225,796</b>
Designated funds	759,745	-	-	(759,745)	-
	<b>955,299</b>	<b>1,007,249</b>	<b>(1,035,855)</b>	<b>299,103</b>	<b>1,225,796</b>
<b>Total Funds</b>	<b>1,016,679</b>	<b>1,404,837</b>	<b>1,148,916</b>	<b>-</b>	<b>1,272,600</b>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**18. MOVEMENT IN FUNDS (CONTINUED)**

Transfers relate to general funds used on restricted and designated activities.

The following amounts within restricted funds represent net book values of capital items at 31 March 2019 and do not represent cash available:

	<b>2019</b>	<b>2018</b>
	£	£
Holly Tree House	<b>27,366</b>	<b>28,076</b>

**Purposes of the restricted funds**

**Holly Tree House**

The property is owned by Berkshire Women's Aid but it was purchased by a grant from Urban Aid. The fund is being expensed by depreciation over the anticipated life of the property.

**Douglas Martin**

To support work with women and their families.

**Last Resort**

To support women with urgent needs and no access to other funds.

**The Earley Charity**

Grants were provided to fund the Service Development Manager position and a Children's Group Worker position.

**PCC**

Funding to deliver domestic abuse support to clients with complex needs.

**First Growth**

Grant to support the Children's Group Work Service.

**WEA Building Family Bridges**

Building Family Bridges is a Berkshire-wide project and is part of the Building Better Opportunities programme funded jointly by The Big Lottery Fund and the European Social Fund. The project is formed of grassroots community organisations working together to remove the barriers that prevent people from engaging in learning and other pathways towards employment.

Berkshire Community Foundation

Funding to deliver Family Choices and Self Esteem workshops.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**18. MOVEMENT IN FUNDS (CONTINUED)**

**Buttle UK**

Grants for service users to support vulnerable children.

**Marks & Spencer**

Grant received last year to provide support for the Solar PV & Energy efficiency installation at Orchard has been expended. The costs are included in the capital cost of the property and the fund has been transferred back to unrestricted. Depreciation on the costs is being written off against unrestricted funds.

**Orchard Property – restricted and designated funds**

Donations totaling £287,103 were received during the year for the restricted purpose of renovating the Orchard property (acquired last year). As the purpose of the restricted and designated funds has been carried out and the funds fully expended, a transfer has been made back from restricted and designated funds to general unrestricted funds. Depreciation on the property is being written off against unrestricted funds.

**19. LEGAL STATUS OF THE CHARITY**

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

**20. PRIOR YEAR ADJUSTMENT**

Reconciliation of funds change in accounting policy for multi-employer pension scheme.

<b>Reconciliation of funds</b>	<b>1 April 2018</b>
	£
Fund balances as previously stated	1,072,418
Adjustment to pension fund deficit liability	(55,739)
<b>Funds balances as stated</b>	<b><u>1,016,679</u></b>

Reconciliation of net expenditure per change in accounting policy for multi-employer pension scheme.

	1 April 2018
	£
Net income as previously stated and net movements in fund	11,099
Adjustments:	
Actuarial gains /losses of defined benefit scheme	(55,739)
<b>Net expenditure as stated</b>	<b><u>(44,640)</u></b>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**21. PENSION SCHEME**

The Charity participates in the Social Housing Pension Scheme (SHPS) which was closed to new members in 2010. SHPS offer several pensions structures including a multi-employer defined benefit scheme which provides benefits to some 500 non-associated employers.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2017. This actuarial valuation was certified on 28 November 2018 and showed assets of £4,553m, liabilities of £6,075m and a deficit of £1,522m. To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers. The Charity's contributions are detailed on page 43.

The liability recognised in the balance sheet is the present value of the defined benefit obligation less the fair value of the plans assets at the year-end as detailed below.

**PRESENT VALUES OF DEFINED BENEFIT OBLIGATION, FAIR VALUE OF ASSETS AND DEFINED BENEFIT ASSET (LIABILITY)**

	<b>2019</b>	<b>2018</b>
Fair value of plan assets	1,263,744	1,205,123
Present value of defined benefit obligation	1,651,691	1,524,497
Surplus (deficit) in plan	(387,947)	(319,374)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(387,947)	(319,374)

**RECONCILIATION OF THE IMPACT OF THE ASSET CEILING**

	<b>31 March 2019</b>
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**  
**21. PENSION SCHEME (CONTINUED)**

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE  
DEFINED BENEFIT OBLIGATION**

	<b>31 March 2019</b>
Defined benefit obligation at start of period	1,524,497
Current service cost	-
Expenses	3,620
Interest expense	38,436
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	12,793
Actuarial losses (gains) due to changes in demographic assumptions	4,625
Actuarial losses (gains) due to changes in financial assumptions	91,946
Benefits paid and expenses	(24,226)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	<u>1,651,691</u>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**21. PENSION SCHEME (CONTINUED)**

**RECONCILIATION OF OPENING AND CLOSING BALANCES OF THE  
FAIR VALUE OF PLAN ASSETS**

	<b>31 March 2019</b>
Fair value of plan assets at start of period	1,205,123
Interest income	30,872
Experience on plan assets (excluding amounts included in interest income) - gain (loss)	5,275
Contributions by the employer	46,700
Contributions by plan participants	-
Benefits paid and expenses	(24,226)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	<u>1,263,744</u>

The actual return on the plan assets (including any changes in share of assets) over the period ended 31 March 2019 was £34,000.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**

**21. PENSION SCHEME (CONTINUED)**

**DEFINED BENEFIT COSTS RECOGNISED IN STATEMENT OF  
STATEMENT OF FINANCIAL ACTIVITIES**

**For the year to 31 March 2019**

Current service cost	-
Expenses	3,620
Net interest expense	7,564
Losses (gains) on business combinations	-
Losses (gains) on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Defined benefit costs recognised in statement of comprehensive income (SoCI)	<u>11,184</u>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**  
**21. PENSION SCHEME (CONTINUED)**

**DEFINED BENEFIT COSTS RECOGNISED IN OTHER  
COMPREHENSIVE INCOME**

**For the year to 31 March 2019**

Experience on plan assets (excluding amounts included in net interest cost) - gain (loss)	5,275
Experience gains and losses arising on the plan liabilities - gain (loss)	(12,793)
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain (loss)	(4,625)
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	(91,946)
	<hr/>
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	(104,089)
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
	<hr/>
Total amount recognised in other comprehensive income - gain (loss)	(104,089)
	<hr/>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**  
**21. PENSION SCHEME (CONTINUED)**

**ASSETS**

	<b>31 March 2019</b>	<b>31 March 2018</b>
Absolute Return	109,345	147,215
Alternative Risk Premia	72,884	45,704
Corporate Bond Fund	58,963	49,492
Credit Relative Value	23,134	-
Distressed Opportunities	22,971	11,641
Emerging Markets Debt	43,601	48,601
Fund of Hedge Funds	5,690	39,690
Global Equity	212,644	238,031
Infrastructure	66,272	30,895
Insurance-Linked Securities	36,247	31,661
Long Lease Property	18,589	-
Liability Driven Investment	462,165	439,036
Net Current Assets	2,426	1,130
Over 15 Year Gilts	-	4
Private Debt	16,959	10,728
Property	28,443	55,471
Risk Sharing	38,166	11,153
Secure Income	45,245	44,671
Total assets	1,263,744	1,205,123

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2019**  
**21. PENSION SCHEME (CONTINUED)**

**KEY ASSUMPTIONS**

	<b>31 March 2019</b>	<b>31 March 2018</b>
	<b>% per annum</b>	<b>% per annum</b>
Discount Rate	2.28%	2.54%
Inflation (RPI)	3.30%	3.20%
Inflation (CPI)	2.30%	2.20%
Salary Growth	3.30%	3.20%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	<b>Life expectancy at age 65 (Years)</b>
Male retiring in 2019	21.8
Female retiring in 2019	23.5
Male retiring in 2039	23.2
Female retiring in 2039	24.7

**OTHER SMALL MULTI-EMPLOYER SCHEME**

The Charity also a much smaller multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. The scheme is so small the necessary disclosures as a defined contribution scheme are not considered material. The pension deficit liability of this scheme is £1,565 (2018 - £1,748).

**DEFINED CONTRIBUTION SCHEME COSTS**

The defined contribution scheme contributions for the year total £10,547 (2018: £7,441).