



Berkshire Women's Aid
(Limited by Guarantee)
Report & Financial Statements
31 March 2018

Berkshire Women's Aid Contents

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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
S Walker – Resigned 21 March 2018
B Moses-Mulrooney – Resigned 21 March 2018
K Baddeley
H Langford
F Jones
N.Barton – Appointed 7 June 2017

**Key Management
Personnel** Liz Terry Chief Executive
Nicola Wimble Finance Manager
Emma Kettle Service Development Manager

Bankers

The Cooperative Bank PLC PO Box 101 1 Balloon Street Manchester M60 4EP	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	Barclays Bank plc Leicester LE87 2BB

Berkshire Women's Aid Charity Information

Solicitors

Field Seymour Parkes
1 London Street
Reading
RG1 4PN

Dexter Montague
105 Oxford Road
Reading
RG1 7UD

Auditors

Edwin Smith
32 Queens Road
Reading
RG1 4AU

Berkshire Women's Aid Trustees' Report Year ended 31 March 2018

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2018 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 page 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 5 of the financial statements.

Recruitment and Appointment of Trustees

Trustees are recruited through advertisements placed in local volunteer bureaux, newspapers, 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 then 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 2018

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.

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 £128,245. 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 12 full time and 25 part time members of staff. We currently have 12 regular volunteers 3 of which are awaiting their start date plus 3 volunteers who are undergoing their initial 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 2018

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 2017/18 the Board's key objectives included:

- Successfully compete for contracts from local authorities that cover the areas BWA operates in
- Continue to improve and maintain the quality of BWA properties
- Where possible increase BWA's freehold property base
- Diversify funding sources
- Develop a network of organisations and individuals who will donate regularly to BWA

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
- **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

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

- **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 the Office of National Statistics: Crime in England & Wales – year ending December 2017 showed:

'In the year ending December 2017, there was an increase in the number of domestic abuse-related offences recorded by the police (up 21% to 568,910 from 469,624). As well as general improvements in recording, the police may have improved their identification of which offences are domestic abuse-related and more victims may be coming forward to report these crimes.'

The following outcomes were delivered in 2017/2018 with key achievements set out on page 14

Outcomes

- Outreach services supported 880 new clients in 2017/18
 - 454 in Reading
 - 170 in Wokingham
 - 256 in Bracknell
- Children's services reached out to 304 children in 2017/18
 - 222 in Reading
 - 82 in Wokingham
- BWA received 580 referrals for refuge accommodation and accommodated 84 women and 101 children
- Over 5,657 calls to the helpline
- BWA's Complex Needs service across Reading, Wokingham and Bracknell received 87 new referrals and supported 229 clients overall
- Family Choices provided across Reading & Wokingham received 79 referrals
- 121 clients attended BWA Choices Programme
- 37 clients attended BWA Self Esteem Programme
- 145 professionals attended full day BWA Domestic Abuse Training

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.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

Refuges

A new operating model was introduced in 2017/18 following a reduction in funding by local authorities. Prior to a service user being offered refuge accommodation they will be individually risk and needs assessed to identify their domestic abuse risk level and suitability for refuge accommodation. In Reading BWA operate a stage one and stage two model at the Holly Tree refuges and the specialist Asian support refuges.

First stage refuge - each resident will work on a 1-1 basis with refuge staff to identify the service user's immediate needs and design an individual tailored support plan. The service user will meet with the refuge worker on a regular basis to review the plan and identify any further support required. The refuge staff will encourage and assist the service user to address financial, legal, medical, emotional, housing and any child's needs. The refuge staff will provide the service user with signposting to external agencies for other specialist support, and signpost internally for self-esteem and choices group work. Stage 1 support has a focus on assisting the service user and her immediate welfare needs, rebuilding confidence with a view to moving on to more independent living.

Second stage refuge - prior to a service user moving from stage 1 refuge to stage 2 the refuge worker will review their support plan with the service user and hand the monitoring of the plan over to a BWA volunteer support worker. The BWA volunteer support worker will meet regularly with the service user to monitor the support plan. The BWA volunteer support worker will make a record of the meeting and inform the refuge worker. The refuge worker will then read and sign to complete the monitoring process. The service user, BWA volunteer support worker and refuge worker will meet 1 x 6 weekly to review the service users support plan. The support plan will have a wider focus to include life skills and practical skills for daily living, for example managing on a budget, healthy eating, assistance with information regarding education, training and employment opportunities and assistance with sourcing suitable move on accommodation. The service user may request at any time to see a BWA staff member.

On the occasions when the second stage refuge has a space available and no one has been identified as suitable to internally transfer, the space will be offered to the next service user in need of refuge accommodation and she will be given first stage staff 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 2018

Although resettlement is usually offered for up to 6 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 work 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 now.

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

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

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.

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. 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.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

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.

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.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

- 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.

Complex Needs

BWA had secured funding from the Office of the Police and Crime Commissioner (OPCC) to employ dedicated complex needs workers who work across Wokingham, Reading and Bracknell and The DASH Charity to do the same across Slough, Windsor & Maidenhead and South Bucks. Although only 1.5 FTE's for each organisation this capacity has enabled BWA to build relationships with the local substance misuse services and community mental health teams as well as other services. The funding was extended to 1 June 2018. BWA recently secured contract for the alternative services the OPCC decided to continue to fund.

West Berkshire

Early in 2018 BWA successfully tendered for two contracts with West Berkshire Council:

Vulnerable Women's Service – to improve the lives of women with multiple and complex needs in West Berkshire by increasing their resilience and helping them to make changes to their lives and supporting them to access mainstream services;

Specialist Community Outreach Support Services – to improve the lives of victims of domestic abuse, supporting individuals at medium risk by working with them to devise safety plans, working with victims with complex needs and the BAMER communities / individuals who are victims or at risk of domestic abuse across Berkshire West (Reading, West Berkshire and Wokingham).

Multi Agency Training

In 2017-2018 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. Over the next year BWA will look to build on this by exploring the possibility of survivors of domestic speaking to help professionals understand the reality and impact of domestic abuse.

BWA has also continued to support SafeLives nationally to deliver the DA Matters training programme for front line police officers supporting culture change.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

Key achievements include:

- Won contracts for refuge and non-accommodation services in Wokingham, Reading and West Berkshire
- Continued refinement of the property portfolio including purchase of existing refuge and building a new refuge in partnership with Reading Rotary Club
- Developed and delivered a successful group work approach for perpetrators delivered by our Male Perpetrator Worker alongside the Survivors Choices Group Facilitator
- Received positive feedback from Wokingham Borough Council as part of its Voluntary Sector Review
- Increased service user participation and involvement to achieve good outcomes
- Increased use of volunteers
- Fundraising strategy implemented and single capital grant of £250k awarded by the Clothworkers' Foundation
- Continued to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse
- Continued to provide wide range of quality services during an increasingly challenging year of reduced funding, contract tenders and higher numbers of referrals

Plans for future

- 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 beds spaces and future needs following the opening of the new refuge
- Successful 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
- Review Level one and two Domestic Abuse Training to ensure it is relevant for professionals and survivors' voices are embedded

Risk Review

BWA have a charity risk assessment that was introduced in 2017/18 and will be reviewed twice per year. This covers governance, operational, funding, people, legal, external factors e.g. government police 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.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

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.

Financial Review

The Charity has been under significant financial pressure during the year in supporting an increasing number of service users and reduced levels of funding. The Trustees' strategy for the year included continuing to fund some areas of BWA's work for which no external funding was available.

The statement of financial activities shows that the total incoming resources decreased to £1,126,091 while total resources expended (after gains on defined benefit scheme) decreased to £1,114,992 resulting in an surplus of income over expenditure of £11,099.

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.

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 of £1,323 million. The actuary has set a deficit contribution plan for all members and the present value of BWA's deficit contributions has been provided as a liability in the financial statements in accordance with FRS 102.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

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.

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 the level of reserves should be sufficient to cover:

- Continued service delivery for 6 months of half the activity of the Charity - this is in addition to any commitments to the next year's grants that are already recognised in the accounts.

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 saw a reduction in free reserves. The Charity took out a mortgage to part finance the project. At the end of March 2018 free reserves (after pension deficit provision) were -£32,318 against a level of £231,875 which would be required under the policy. Excluding pension deficit provision free reserves stand at £231,317.

Since the year end the Charity has received a substantial donation improving free reserves significantly.

It is vital that the Charity builds 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.

Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2018

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. Due to wider economic circumstances deposit rates have been depressed and so this aim was not achieved in the year.

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.

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.

**Berkshire Women's Aid
Trustees' Report (continued)
Year ended 31 March 2018**

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.

Auditor

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

This report was approved by the Trustees on 26 September 2018 and signed on their behalf by.



M Rice-Jones – Chair

Berkshire Women's Aid

Independent Auditors Report to the Members of Berkshire Women's Aid as at 31 March 2018

Opinion

We have audited the financial statements of Berkshire Women's Aid (the "Charity") for the year ended 31 March 2018 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 2018 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.

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

Berkshire Women's Aid
Independent Auditors Report to the Members of Berkshire Women's Aid
(continued)
as at 31 March 2018

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 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.

**Berkshire Women's Aid
Independent Auditors Report to the Members of Berkshire Women's Aid
(continued)
as at 31 March 2018**

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. 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

Edwin Smith

Chartered Accountants
Statutory Auditor

32 Queens Road
Reading
RG1 4AU

Dated - 28 September 2018

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 2018

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2018	Total Funds 2017
	Note	£	£	£	£	£
<u>Income:</u>						
Donations	2	37,426	-	13,000	50,426	26,875
Income from charitable activities	3	873,640	-	200,843	1,074,483	1,157,320
Investment income	4	1,182	-	-	1,182	8,557
Total income		912,248	-	213,843	1,126,091	1,192,752
<u>Expenditure:</u>						
Cost of raising funds	5	37,981	-	-	37,981	41,776
Cost of charitable activities		862,046	2,109	216,475	1,080,630	1,209,413
Total expenditure		900,027	2,109	216,475	1,118,611	1,251,189
Net income/(expenditure) before transfers		12,221	(2,109)	(2,632)	7,480	(58,437)
Actuarial gains/(losses) on defined benefit pension schemes	21	3,619	-	-	3,619	(8,592)
Transfers between funds	20	(33,718)	20,406	13,312	-	-
Net income/(expenditure) for the year/Net movement in funds		(17,878)	18,297	10,680	11,099	(67,029)
Fund balances at 1 April 2017		269,171	741,448	50,700	1,061,319	1,128,348
Fund balances at 31 March 2018		251,293	759,745	61,380	1,072,418	1,061,319

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 2018

	Note	2018		2017	
		£	£	£	£
Fixed assets					
Tangible assets	10		1,043,356		291,069
Current assets					
Debtors	11	832,483		849,236	
Cash at bank and in hand		668,110		330,970	
		<u>1,500,593</u>		<u>1,180,206</u>	
Creditors: amounts falling due within one year	12	(911,547)		(104,877)	
Net current assets/(liabilities)			589,046		1,075,329
Creditors: amounts falling due after one year	14		(296,349)		-
Provisions for liabilities					
Defined benefit pension scheme liability	21		(263,635)		(305,079)
Total net assets			<u><u>1,072,418</u></u>		<u><u>1,061,319</u></u>
Income funds of the Charity					
Restricted funds	20		61,380		50,700
Unrestricted funds:					
General funds	20	251,293		269,171	
Designated funds	20	759,745		741,448	
			<u>1,011,038</u>		<u>1,010,619</u>
			<u><u>1,072,418</u></u>		<u><u>1,061,319</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 2018, 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 26 September 2018.

Director/Trustee - M Rice-Jones



Company Registration No. 03081670

**Berkshire Women's Aid
Statement of Cash Flows
Year ended 31 March 2018**

	2018	2017
	£	£
Cash flows from operating activities:	775,410	(868,972)
Net cash provided by operating activities	<u>775,410</u>	<u>(868,972)</u>
Cash flows from investing activities:		
Interest from investments	1,182	8,557
Purchase of tangible fixed assets	(762,830)	(2,111)
Net cash provided by investing activities	<u>(761,648)</u>	<u>6,446</u>
Cash flows from financing activities:		
Repayments of borrowing	(4,962)	-
Cash inflows from loans	328,340	-
Net Cash used in financing activities	<u>323,378</u>	<u>-</u>
Change in cash and cash equivalents in the year	337,140	(862,526)
Cash and equivalents at the beginning of the year	330,970	1,193,496
Cash and cash equivalents at the end of the year	<u>668,110</u>	<u>330,970</u>
Net income/expenditure for the year (as per the statement of financial activities)	11,099	(67,029)
Adjustments for:		
Depreciation charges	10,543	10,947
Interest from investments	(1,182)	(8,557)
(Increase) / decrease in debtors	16,753	(792,624)
Increase / (decrease) in creditors and provisions	738,197	(11,709)
Net cash provided from operating activities	<u>775,410</u>	<u>(868,972)</u>
Analysis of cash and equivalents		
Cash in hand	668,110	330,970
Total	<u>668,110</u>	<u>330,970</u>

Berkshire Women's Aid

Notes to the Financial Statements

Year ended 31 March 2018

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 Charity participates in a multi-employer defined benefit pension scheme. In the judgment of the Trustees, the Charity does 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. Therefore the scheme is accounted for as a defined benefit contribution scheme: see note 21 for further details.

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 2018

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

Berkshire Women's Aid

Notes to the Financial Statements (continued)

Year ended 31 March 2018

1. ACCOUNTING POLICIES (CONTINUED)

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.

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 2018

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. As it is not possible for the scheme to obtain sufficient information to enable it to account for it as a defined benefit scheme, it accounts for the scheme as a defined contribution scheme.

The multi-employer defined benefit scheme is in deficit and the Charity has agreed to participate in a deficit funding arrangement therefore the Charity recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount rate is recognised as a finance cost (see note 21).

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

2. DONATIONS

	Unrestricted funds	Restricted funds	Total 2018	Total 2017
	£	£	£	£
Donations and gifts	37,426	13,000	50,426	26,875

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total 2018	Total 2017
	£	£	£	£
Refuge				
Rent	252,324	-	252,324	287,154
Service charges	32,304	-	32,304	39,236
Reading Borough Council (RBC)	150,153	-	150,153	254,148
RBC (DCLG)	14,040	-	14,040	-
Bracknell Forest Council	70,333	-	70,333	70,064
Wokingham Borough Council	21,074	-	21,074	21,338
	540,228	-	540,228	671,940
Outreach				
Reading Borough Council	175,578	28,000	203,578	159,121
Bracknell Forest Council	41,667	-	41,667	41,630
Wokingham Borough Council	85,029	-	85,029	95,976
The Earley Charity	-	40,741	40,741	33,522
PCC	-	100,732	100,732	123,202
WEA Building Bridges (Lottery)	-	8,870	8,870	-
Other	5,217	-	5,217	4,962
	307,491	178,343	485,834	458,413
Children's Services				
Wokingham Borough Council	25,921	-	25,921	14,600
The Earley Charity	-	10,000	10,000	-
First Growth	-	12,500	12,500	-
Other	-	-	-	12,367
	25,921	22,500	48,421	26,967
Total	873,640	200,843	1,074,483	1,157,320

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total 2018	Total 2017
	£	£	£	£
Bank interest	1,182	-	1,182	8,557

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2018

5. EXPENDITURE

	Cost of Raising Funds	Refuge	Outreach	Children's services	Governance costs	Support costs	Total	2017
	£	£	£	£	£	£	£	£
Staff training	-	420	4,417	-	-	(15)	4,822	3,377
Volunteer costs	-	14	5	-	-	250	269	-
Other staff costs	-	3,196	6,683	3,467	-	3,046	16,392	17,678
Grants to institutions	-	-	45,947	-	-	-	45,947	61,312
Provision of housing services	-	59,733	1,006	-	-	8,810	69,549	74,906
Rent and property costs	-	56,846	-	-	-	-	56,846	75,761
Premises and offices costs	-	35,082	22,799	1,054	-	83,260	142,195	152,396
95% payroll and office costs	37,891	141,918	279,490	53,268	32,899	212,349	757,815	820,573
Depreciation	-	-	-	-	-	10,543	10,543	10,947
Professional advice	-	-	-	-	-	4,391	4,391	21,343
Audit and accounts	-	-	-	-	-	3,758	3,758	6,540
Finance cost – pension deficit	-	-	-	-	6,084	-	6,084	6,356
	37,891	297,209	360,347	57,789	38,983	326,392	1,118,611	1,251,189
Allocation of overheads	-	164,104	147,579	14,709	-	(326,392)	-	-
Allocation of governance costs	-	19,600	17,626	1,757	(38,983)	-	-	-
Total expenditure	37,891	480,913	525,552	74,255	-	-	1,118,611	1,251,189
2017 expenditure	41,776	578,829	581,093	49,491	-	-	1,251,189	

Auditor's remuneration comprises audit fees of £5,100 (2017: £4,980) and accountancy services of £984 (2017: £1,560).

Of the total expenditure, £902,136 was unrestricted (2017: £1,020,418) and £216,475 was restricted (2017: £230,771).

Berkshire Women's Aid
Notes to the Financial Statements
Year ended 31 March 2018

6. GRANTS TO INSTITUTIONS

Grants to institutions is a grant made to the Dash Charity for services provided on Complex Needs programme being carried out for PCC.

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 (2017: £nil).

There were no reimbursements of expenses to Trustees during the year (2017: £nil).

There were no related party transactions during the year (2017: £nil).

9. EMPLOYEES

Employment Costs

	2018	2017
	£	£
Wages and salaries	683,413	750,357
Social security costs	48,855	54,255
Other pension costs	7,441	8,910
	<u>739,709</u>	<u>813,522</u>

Number of employees

The average monthly number of employees during the year was:

	2018	2017
	Number	Number
Refuge	9	11
Outreach	12	15
Children's Services	4	4
Support	14	12
	<u>39</u>	<u>42</u>

The average number of full time equivalent staff employed during the year was 29 (2017: 33).

No employee received more than £60,000 in the financial year (2017: 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 £128,245 (2017: £116,798). See note 8 for specific details on Trustees.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

10. TANGIBLE FIXED ASSETS

	Freehold property	Furniture and equipment	Playground	Total
	£	£	£	£
Cost				
At 1 April 2017	358,586	151,864	15,817	526,267
Additions	761,854	976	-	762,830
Disposals	-	(7,625)	-	(7,625)
At 31 March 2018	<u>1,120,440</u>	<u>145,215</u>	<u>15,817</u>	<u>1,281,472</u>
Depreciation				
At 1 April 2017	70,621	148,760	15,817	235,198
On disposals	-	(7,625)	-	(7,625)
Charge for the year	7,819	2,724	-	10,543
At 31 March 2018	<u>78,440</u>	<u>143,859</u>	<u>15,817</u>	<u>238,116</u>
Net book value				
At 31 March 2018	<u>1,042,000</u>	<u>1,356</u>	<u>-</u>	<u>1,043,356</u>
At 31 March 2017	<u>287,965</u>	<u>3,104</u>	<u>-</u>	<u>291,069</u>

During the year a freehold property was acquired under a joint arrangement with another charity for use in the Charity's activities. The cost of £761,854 represents the Charity's share of the property under the joint arrangement. The total costs of the property (including improvements) for the year amounts to £880,497 (see note 19).

11. DEBTORS

	2018	2017
	£	£
Debtors	11,374	755,013
Amount due from joint arrangement	761,854	-
Prepayments and accrued income	59,255	94,223
	<u>832,483</u>	<u>849,236</u>

Last year debtors includes funds held on deposit of £725,570 for the property acquisition completed during this year.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

12. CREDITORS

Amounts falling due within one year

	2018	2017
	£	£
Bank loan	27,029	-
Trade creditors	30,111	22,039
Taxes and social security costs	28,640	17,881
Amount owing to joint arrangement	761,854	-
Other creditors	823	667
Accruals	29,963	48,897
Deferred income	33,127	15,393
	911,547	104,877

13. DEFERRED INCOME

Deferred income comprises of restricted grants

	2018	2017
	£	£
Balance at beginning of year	15,393	46,785
Amount released to income in the year	(15,393)	(46,785)
Amount deferred in year	33,127	15,393
Balance at year end	33,127	15,393

14. CREDITORS

Amounts falling after one year

	2018	2017
	£	£
Bank loan	296,349	-

The bank loan totaling £323,378 at 31 March 2018 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 £176,350.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

15. PROVISION FOR LIABILITIES

	2018	2017
	£	£
Defined benefit pension scheme liability	263,635	305,079

The movements in the year regarding the provision are detailed in note 21 on page 40.

16. 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.

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31 March 2018 are represented by:	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Tangible fixed assets	255,535	759,745	28,076	1,043,356
Net current assets	555,742	-	33,304	589,046
Creditors falling due after one year	(296,349)	-	-	(296,349)
Pension deficit provision	(263,635)	-	-	(263,635)
	251,293	759,745	61,380	1,072,418

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

18. 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.

	2018	2017
Expiry date:	£	£
Not later than one year	86,813	89,476
Later than one year and not later than five years	4,980	10,817
	<u>91,793</u>	<u>100,293</u>

19. CAPITAL COMMITMENTS

During the year the Charity entered in to a joint arrangement with another charity for the purchase of the Orchard property to be used in pursuance of the Charity's activities. The property is not in use at the year end as capital improvements are being carried out on the property and completion of the improvements is anticipated in the current year. The Charity is committed to capital improvements estimated at £546,000 (share of total £693,000) of which £118,165 (share of total improvement costs £136,567) has been incurred at the year end.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

20. MOVEMENT IN FUNDS

Movements in restricted funds

	Balance at 1 April 2017 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2018 £
Holly Tree House	28,786	--	(710)	-	28,076
Douglas Martin	15,357	-	(930)	-	14,427
Last Resort	3,269	1,000	(680)	-	3,589
Marks & Spencer	-	12,000	-	-	12,000

Outreach

RBC Crossing Bridges	-	28,000	(28,000)	-	-
The Earley Charity	-	40,741	(41,470)	729	-
PCC Complex needs	-	97,627	(105,794)	8,167	-
PCC Training	-	3,105	(3,105)	-	-
WEA Building Family Bridges	-	8,870	(13,286)	4,416	-
Other	3,288	-	-	-	3,288

Children's Services

The Earley Charity	-	10,000	(10,000)	-	-
First Growth	-	12,500	(12,500)	-	-

	50,700	213,843	(216,475)	13,312	61,380
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Unrestricted Funds

General funds	269,171	912,248	(896,408)	(33,718)	251,293
Designated funds	741,448	-	(2,109)	20,406	759,745
	1,010,619	912,248	(898,517)	(13,312)	1,011,038

Total Funds	1,061,319	1,126,091	(1,114,992)	-	1,072,418
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Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

20. 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 2018 and do not represent cash available:

	2018	2017
	£	£
Holly Tree House	28,076	28,786

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.

Reading Borough Council Crossing Bridges

Crossing Bridges grant to provide an outreach service in Reading to victims of domestic abuse.

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 Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

20. MOVEMENT IN FUNDS (CONTINUED)

Marks & Spencer

Grant received during the year to provide support for the Solar PV & Energy efficiency installation at Orchard to be carried out after the year end.

Designated Funds

The Trustees agreed to designate further funds during the year of £20,406 making a total of £761,854 for the share of the acquisition and improvement costs of the Orchard property during the year. Expenditure relates to the depreciation charge for the year on the property. The property has been acquired under a joint arrangement with another charity.

21. PENSION SCHEME

The Charity participates in the Social Housing Pension Scheme (SHPS). SHPS offer several pensions structures including a multi-employer defined benefit scheme which provides benefits to some 500 non-associated employers. The multi-employer scheme is a defined benefit scheme in the UK. It is not possible for the Charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the Charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2014. This actuarial valuation was certified on 23 November 2015 and showed assets of £3,123m, liabilities of £4,446m and a deficit of £1,323m. To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers, to the scheme as follows:

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

21. PENSION SCHEME (CONTINUED)

Deficit contributions

Tier 1		£40.6m per annum
From 1 April 2016 to 30 September 2020:	(payable monthly and increasing by 4.7% each year on 1 st April)	
Tier 2		£28.6m per annum
From 1 April 2016 to 30 September 2023:	(payable monthly and increasing by 4.7% each year on 1 st April)	
Tier 3		£32.7m per annum
From 1 April 2016 to 30 September 2026:	(payable monthly and increasing by 3.0% each year on 1 st April)	
Tier 4		£31.7m per annum
From 1 April 2016 to 30 September 2026:	(payable monthly and increasing by 3.0% each year on 1 st April)	

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2011; this valuation was certified on 17 December 2012 and showed assets of £2,062m, liabilities of £3,097m and a deficit of £1,035m. To eliminate this funding shortfall, payments consisted of the Tier 1, 2 & 3 deficit contributions.

Where the scheme is in deficit and where the Charity has agreed to a deficit funding arrangement, the Charity recognises a liability for the Charity's share of obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

21. PENSION SCHEME (CONTINUED)

PRESENT VALUES OF PROVISION

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	2018	2017
	£	£
Provision at start of period	305,079	330,142
Unwinding of the discount factor (interest expense)	3,758	6,356
Deficit contribution paid	(41,583)	(40,011)
Remeasurements - impact of any change in assumptions	(3,619)	8,592
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	263,635	305,079

INCOME AND EXPENDITURE IMPACT

	2018	2017
	£	£
Interest expense	3,758	6,356
Remeasurements – impact of any change in assumptions	(3,619)	8,592
Remeasurements – amendments to the contribution schedule	-	-
	(3,619)	8,592
	-	-
Costs recognised in the Statement of Financial Activities	139	14,948

ASSUMPTIONS

	31 March 2018	31 March 2017	31 March 2016
	% per annum	% per annum	% per annum
Rate of discount	1.72	1.33	2.06

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

Berkshire Women's Aid
Notes to the Financial Statements (continued)
Year ended 31 March 2018

21. PENSION SCHEME (CONTINUED)

The following schedule details the deficit contributions agreed between the Charity and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2018 (£000s)	31 March 2017 (£000s)	31 March 2016 (£000s)
Year 1	43	42	40
Year 2	45	43	42
Year 3	39	45	43
Year 4	32	39	45
Year 5	34	32	39
Year 6	28	34	32
Year 7	23	28	34
Year 8	24	23	28
Year 9	12	24	23
Year 10	-	12	24
Year 11	-	-	12
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

The Charity must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the Charity's balance sheet liability.

DEFINED CONTRIBUTION SCHEME COSTS

The defined contribution scheme contributions for the year total £7,441 (2017: £8,910).