

Chair
Vice Chair
Daphne Cook
Madeline Goddard

Hon Treasurer
Secretary
Mark Wakeling
Mark Heybourne

Council Members
Adeline Cole
Margaret Fulford
Sylvia Halford
Gillian Reeve
Linda Salter

Investment
Advisors
Charles Stanley
& Co Ltd.
25 Luke Street
London EC2 4AR

Registered Offices
25 Nottingham Drive
Hellesdon
Norwich NR6 6PS

Hon Solicitors
Verrill Bowles & Stevens
Caravelle House
19 Goring Road
Worthing BN12 4AP

Independent
Examiner
M J Harris
M J Harris Solutions
18a Church Road
Bishopstoke
Eastleigh SO50

CHURCH WELFARE ASSOCIATION

2019

ANNUAL REPORT

Registration Number 209992



THE CHURCH WELFARE ASSOCIATION

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

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

What We Do

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

We give grants for projects.

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

our previous treasurer. We also acknowledged and expressed our thanks for the years of service as a Trustee and many as Chairman by Gillian Reeve. We were delighted that she remained a member of the Board.

At that meeting I agreed to take on the Chairmanship for one year.

I have just listed our grant making for 2019, and it would seem that two thirds of our grants have been to Beyond the Streets or one of the 35 organisations affiliated to them. Here we are seeing the heart of the work for which Josephine Butler had the vision in the 1880's.

In this year we managed to meet in November and then came the Coronavirus and Lockdown on the day of our next meeting. Through e-mails we managed to agree on grants to be awarded, assist our treasurer in response to his nominated auditor and the question of pursuing on-line banking.

Lockdown has had a huge impact upon society and the great cry for self isolation and shielding particularly for the over 70's. The wider church has reached out in love, care and relationship with members and all in society. I give thanks for each and everyone who serves as a Trustee, and while I acknowledge freedoms are just beginning to open up, there are huge questions still in place for us as Trustees. We have to face a truth which I struggle with that the greatest number of us as Trustees are 70 plus!

I have started with a little history of the past to show that there have always been the challenge for change. I believe our next challenge is to give prayerful thought and consideration as to how we continue this legacy. Could it be that we entrust all that we are and all that we have stood for to another charity ensuring women at risk of involvement in prostitution get the best possible support from those mobilised and motivated by their Christian faith in pursuit of hope and justice.

Daphne Cook Chairman

students of JBMH gatherings in London. I experienced in 1959 residential care of girls who had given birth from incestuous relationships and others deemed to being in need of Moral Care or beyond parental control with the Dover Moral Welfare Association. We lived alongside them through latter days of education into their first employment. This continuing the practice of the principles started in the late 1880's.

On completion of my training I was licensed by the Bishop as one of the eleven St. Alban's Deanery workers covering Hitchin and Baldock Deaneries.

Society in the 60's and 70's moved rapidly and gradually the single parent mother was finding acceptance and the Social Services came into being incorporating the Church's work under its umbrella. Training at JBMH came to an end in 1977. The basis of the work continued through Diocesan Boards of Social Responsibility encouraging help and service to those in need. In addition the Josephine Butler Memorial Trust was brought into being, to foster research into social need and encouragement of all church members to become more knowledgeable and aware of their duty of service to other people.

In and through the Church Welfare Association we have discharged our help and assistance year by year financially to those on the front line of need. In the 20 years I have been involved the Trustees have met to consider applications for grants to assist and support women and children. The membership of the Trustees has changed with the departure of some due to increasing age and we have been blessed to be joined with others with backgrounds showing concerns for those we have been privileged to assist.

In these past years one of the agenda items has been the need to encourage younger members into our ranks. This for all the talking has not been realised.

In 2019 we met three times instead of four, extending one to give time to a wider agenda and a second for the addition of our Annual meeting. At our first meeting we received a contribution from Josephine Knowles, co-director of Beyond the Streets. She spoke compellingly about its vision and the proposal of a joint project with CWA to employ a worker who would promote and support projects throughout the country. At that time she was acting as that project organiser.

At last year's Annual meeting we acknowledged and gave thanks for the years of dedication given to us by Edward Oliver in checking our accounts and in particular his journey with us working through the accounts after the death of

Grants awarded in 2019

£2,100

Alabare Christian Care and Support, Salisbury
Enabling a training project 'Breaking and Making', and
support to supply skills resilience to live independently.
Salisbury Diocese

£3,000

Women in Frontline Ministries, Barkingside

£3,000

To assist with costs of Gateway Project amongst the most in need women of
the city.
Chichester Diocese

£3,000

Kahaila Reflex
to fund ten one-to-one myLife courses
London Diocese

£3,500

Yasha Voluntary Association On Street and Off Street Outreach
Lichfield Diocese

£3,000

Orchards
Funds to cover 3months rent for women including those trafficked awaiting
benefits.
Southwark Diocese

£3,000

St. George's Hanworth
to assist with the appointment of a Qualified Youth Worker.
London Diocese

£3,000

St Mark's Bordon
Guildford Diocese

Chichester Diocesan Association for Family Support Work Strengthening Vulnerable Families Programme in Eastbourne (practitioner cost and family support sessions)	£3,000
Chichester Diocese	
Mothers' Union Away From It All holiday at Lodge Hill Centre, Pulborough	£2,000
Canterbury Diocese	
English For Women Project: on-going support with funding for leader/support worker. As well as developing language skills, a safe & supportive place for women to change their situation, many exposed to domestic violence, homelessness, fear of leaving a refuge. A new satellite has opened in Harwich, an extremely isolated place for refugees or migrants.	£3,000
Chelmsford & East London Diocese	
Off-Street Outreach to develop and expand work to reach women working in massage parlours, saunas & residential properties.	£4,500
Jericho Road	
Southwell & Nottingham Diocese	
Hull YFC - ORTS Group (Sewing Collective)	£3,000
A safe place for women of the Boulevard area of Hull who may consider themselves the scraps of society to make items from scraps; supports the most vulnerable/marginalised women, many with experience of prostitution to feed addiction or their families.	
York Diocese	
Open for homeless and vulnerable pregnant women & new mothers, offers support and advice	£1,500
Safehaven, St Peter's Brighton.	
Chichester Diocese	
Beyond the Streets Support Worker	£33,500

PAST - PRESENT - MOVING FORWARD - POST COVID 19.

Our Organisation came into being in a very different world. We give thanks for the Pioneers especially the work and vision of Josephine Butler from plunging her self into the heart of human misery. The heart of human misery she chose was Brideswell Workhouse which housed 5,000 women in wretched circumstances. There she joined those assigned to picking apart with their hands, old ropes. The women mocked her delicate fingers, but she worked beside them winning their deep affection and profound respect, and with them on each visit, teaching an encouraging verse from the Bible. The workhouse was where many on the streets came to have their babies, or take shelter when they were destitute or ill.

For some time small groups of people, mostly Christian people, had opened refuges for girls as an alternative to the workhouse. Girls came either on their own accord or were invited from the streets. While in many of these establishments the attitude was that the girls were to blame for their degradation, Josephine Butler in opening her own refuges, only had compassion upon the women and girls in their deplorable state.

Josephine Butler's example was taken up by quite a number of people opening refuge homes. The Church Army and Salvation Army among them. In more permanent homes individuals would stay and be trained for an occupation. This work became known as social purity work. At this time the Church of England itself, was somewhat divided in its attitude to social purity work. The London and St. Albans Diocese were the first to appoint Organising secretaries in 1890 to co-ordinate the work and Rochester in 1894. This was the beginning of what eventually became known as Moral Welfare work.

Workers, needed training. In 1920, the Church of England embraced Josephine Butler's ideals in setting up 'The Josephine Memorial House' to train social workers to help unmarried mothers and others with similar family problems, but it also gave them a training which was both broad and knowledgeable so that they would be able to exercise an influence on society, both from the educational and preventative angles, and produce a more relaxed and understanding attitude with regard to sex.

It was in 1960 that I started my training at JBMH. Our Chairmen of CWA prior to me, Corall Hallum and Gillian Reeve and a former Trustee Joan Watts were also trained at the House. Joan Watts was Organising Secretary for the London Diocese when I first knew her in the early 80's, as one who also organised old

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

Company Number 00112964

Charity Number 209992

REPORTS AND UNAUDITED FINANCIAL
STATEMENTS FOR THE YEAR ENDED
31 December 2019

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The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

REFERENCE AND ADMINISTRATIVE INFORMATION

Status

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

REGISTERED COMPANY NUMBER: 00112964

REGISTERED CHARITY NUMBER: 209992

Registered Office: 25 Cottinghams Drive
Norwich
NR6 6PS

Trustees / Directors

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

Mrs D Cook (Chair)
Miss G Reeve
Mrs A Cole
Mrs M Fulford
Mrs M Goddard (Vice Chair)
Mrs S V Halford
Mr M Heybourne (Secretary)
Mrs L Salter
Mr M Wakeling (Hon. Treasurer)

Investment Advisers

Charles Stanley & Co. Limited
55 Bishopsgate
London
EC2N 3AS

Epworth Investment Management Limited
9 Bonhill Street
London
EC2A 4PE

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

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

Bankers

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

COUNCIL MEMBER'S REPORT

The Council of trustees and the directors of the charitable company have pleasure in submitting their Annual Report and Accounts for the year ended 31 December 2019.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure

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

Governing Document

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

Trustees

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

OBJECTS

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

1. Make maintenance grants to residential projects undertaking the shelter, training or rehabilitation of women or girls, with or without infants, in need of care and moral support;
2. Support Day Care projects designed to assist and support children, particularly single parent families, and;
3. Act as custodian Trustees for relevant properties, and provide grants to retired persons who have worked on Church Social Work.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

DIRECTORS' RESPONSIBILITIES

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

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

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

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

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

ACHIEVEMENTS AND PERFORMANCE

Background

Our Organisation came into being in a very different world. We give thanks for the Pioneers especially the work and vision of Josephine Butler from plunging her self into the heart of human misery. The heart of human misery she chose was Brideswell Workhouse which housed 5,000 women in wretched circumstances. There she joined those assigned to picking apart with their hands, old ropes. The women mocked her delicate fingers, but she worked beside them winning their deep affection and profound respect, and with them on each visit, teaching an encouraging verse from the Bible. The workhouse was where many on the streets came to have their babies, or take shelter when they were destitute or ill.

For some time small groups of people, mostly Christian people, had opened refuges for girls as an alternative to the workhouse. Girls came either on their own accord or were invited from the streets. While in many of these establishments the attitude was that the girls were to blame for their degradation, Josephine Butler in opening her own refuges, only had compassion upon the women and girls in their deplorable state.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

Josephine Butler's example was taken up by quite a number of people opening refuge homes - The Church Army and Salvation Army among them. In more permanent homes individuals would stay and be trained for an occupation. This work became known as social purity work. At this time the Church of England itself was somewhat divided in its attitude to social purity work. The London and St. Albans Diocese were the first to appoint Organising secretaries in 1890 to co-ordinate the work and Rochester in 1894. This was the beginning of what eventually became known as Moral Welfare work.

Workers, needed training. In 1920, the Church of England embraced Josephine Butler's ideals in setting up 'The Josephine Memorial House' to train social workers to help unmarried mothers and others with similar family problems, but it also gave them a training which was both broad and knowledgeable so that they would be able to exercise an influence on society, both from the educational and preventative angles, and produce a more relaxed and understanding attitude with regard to sex. It was from these roots that the current work of the Church Welfare Association was born.

Here today we are seeing the heart of the work for which Josephine Butler had the vision in the 1880's.

Public Benefit

The purpose of the Church Welfare Association is to provide support for women who have been exploited or are at risk of being exploited through prostitution. During the year, the charity distributed grants to other charities working with women who were experiencing or vulnerable to sexual exploitation. On assessing grants and all activities during the year, the trustees have undertaken to ensure compliance with the Charity Commission's public benefit guidance.

Summary of the Year

In and through the Church Welfare Association (CWA) we have discharged our help and assistance year by year financially to those on the front line of need. In 2019 we met three times instead of four, extending one to give time to a wider agenda including looking at possible future options for the association. We were able to give grants totalling £74,100 which included the first instalment of a three year grant to Beyond the Streets to fund a joint project with CWA to employ a worker who would promote and support projects throughout the country. This joint initiative was seen as a key move to help build on the origins of the association. We have been pleased to make grants to several of the 40+ organisations affiliated to Beyond the Streets.

At last year's Annual meeting we acknowledged and gave thanks for the years of dedication given to us by Edward Oliver in checking our accounts and in particular his journey with us working through the accounts after the death of our previous treasurer. We also acknowledged and expressed our thanks for the years of service as a Trustee and many as Chairman by Gillian Reeve. We were delighted that she remained a member of the Board. At that meeting Daphne Cook agreed to take on the Chairmanship for one year with an option to review.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

FINANCIAL REVIEW

Summary of Transactions and the Financial Position as at 31 December 2019

On 11th February 2019, the Trust funds of The Tower Hamlets Moral Welfare Association (Poplar Deanery MWA) were amalgamated into the funds of the Church Welfare Association (Incorporated) as assets valued in total at £70,251 – comprising £15,612 on Deposit, and £54,639 of investments at Bid-Market Value. Furthermore, the creditor balance of £12,125 shown on the accounts of CWA was written-off against the corresponding Debtor balance held by The Tower Hamlets Moral Welfare Association on amalgamation.

During the year under review the value of the Church Welfare Association (Incorporated) funds increased overall to £1,605,997 (2018: £1,415,153) as shown on Page 9 of the financial statements. The Association was able to make 15 grants to various organisations amounting to £74,100 (2018: £36,500), including a single grant of £33,500 to the charity Beyond the Streets.

The value of CWA's investments, shown at Market Value unless otherwise stated, have increased overall to £1,408,697 (2018: £1,219,683) as shown on Page 10 of the financial statements.

Investments

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

Independent Examiner

A resolution will be proposed at the Annual General Meeting to appoint M J Harris Solutions as Independent Examiner, whose details are:

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

On behalf of the Board

Mr M Heybourne
Hon. Secretary



The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

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

I report on the financial statements for the year ended 31 December 2019 set out on pages 9 to 15.

Responsibilities and Basis of Report

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

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

Independent Examiner's Report

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

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

- i. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- ii. the accounts do not accord with those accounting records; or
- iii. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- iv. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities

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

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



The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2019 (Including Income and Expenditure Account)

	Note	2019 £	2018 £
Incoming Resources			
Donations		79	-
Investment Income	2	46,003	44,931
Total Incoming Resources		46,082	44,931
Resources Expended			
Direct Charitable Expenditure Grants		74,100	36,500
Management & Administration of the Charity	3	14,622	11,905
Total Resources Expended		88,722	48,405
Net Incoming Resources Less Resources Expended		(42,641)	(3,474)
Transfer-in of Poplar Deanery MWA Funds (to Fixed and Current Assets) 11 February 2019	6	70,251	-
Transfer-in of CWA Debtor Balance held by The Tower Hamlets Moral Welfare Association 11 February 2019	6	12,125	-
<i>Gains (or Losses)</i>			(89,892)
On Disposal of Fixed Assets		19,355	
Net Unrealised Investment Gains (or Losses) on Revaluation		131,754	
Net Movement in Funds		190,844	(93,366)
Balances brought forward 1 January		1,415,153	1,508,519
Balances carried forward 31 December		1,605,997	1,415,153

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

BALANCE SHEET AS AT 31 DECEMBER 2019

	Note	2019		2018	
		£	£	£	£
Fixed Assets					
Investments	4		1,408,697		1,219,683
Current Assets					
Accrued Income		112		226	
Income held by Agents		2,260		2,467	
Cash at Bank & with Agents	5	<u>195,693</u>		<u>205,902</u>	
Total Current Assets		198,064		208,595	
Current Liabilities					
Creditors: Amounts falling due within one year		(764)		(13,125)	
Net Assets			1,605,997		1,415,153
Represented by	6				
Unrestricted Reserves			1,605,997		1,415,153

For the year ended 31 December 2019, the company was entitled to exemption from audit under Section 477 Companies Act 2016, and no notice has been deposited under Section 476. The directors acknowledge their responsibilities for ensuring that the company keeps accounting records, which comply with Section 386, and preparing accounts, which give a true and fair view of the state of affairs of the company as at the end of the period and of its income and expenditure for the financial report, in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

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

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

1. NOTES TO THE FINANCIAL STATEMENTS

1.1. Accounting Convention

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

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

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

1.2. Basis of Preparation

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

1.3. Income

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

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

1.4. Expenditure

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

1.5. Fund Accounting

The charity holds unrestricted funds incorporating the following legacies:

Miss Elsie Hearne
HF Musket and Miss L W Bell

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

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

1.6. Gains and Losses on Investment Assets

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

1.7. Fixed Assets

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

2. Investment Income

	2019	2018
	£	£
<i>Dividend Income</i>		44,167
Charles Stanley & Co Investment portfolio	25,206	
Dividends from other Shares	786	
Epworth Investment Management (Epworth) portfolio	5,430	
CCLA - COIF Charities Investment/Fixed Interest Funds	11,591	
CCLA - CBF CofE Investment Fund	1,818	-
<i>Bank Interest</i>		764
Epworth - Affirmative Deposit Fund	19	
CCLA - COIF Charities Deposit Fund	1,009	
CCLA - CBF CofE Deposit Fund	143	-
	<hr/>	<hr/>
Total Investment Income	46,003	44,931

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

3. Management and Administrative Charges

	2019	2018
	£	£
Trustees and Officers Expenses	1,017	1,165
Accountants Fees	745	1,000
Stockbrokers Fees		9,372
Investment Fees (Charles Stanley & Co)	11,086	
Fees & Expenses (Epworth)	1,335	
Other Shares	77	
Company Registrar Fees	-	-
Website Fees	86	-
Printing and Postage	155	255
Companies House Fees	13	13
Gifts and Donation	106	100
Other	1	
	<hr/>	<hr/>
Total Management & Administrative Charges	14,622	11,905

The Association has no staff. No member of the Council received any remuneration during the year. However, expenses incurred on behalf of the Association were reimbursed to members thereof of £1,017 (2018 - £1,165).

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

4. Tangible Fixed Assets – Investments

Market Value (unless otherwise shown)	Listed Securities CCLA [COIF] (Bid-Market Value) £	Listed Securities CCLA [CBF CofE] (Bid-Market Value) £	Listed Securities Other Shares (J Sainsbury) £	Listed Securities Epworth £	Listed Securities Charles Stanley & Co £	Cash Held at Brokers £	Total £
As at 1 January 2019	345,127	-	4,638	154,731	673,682	41,505	1,219,683
<i>Additions</i>				(2,500)	(321,342)		(323,842)
<i>Disposals: sale proceeds</i>				8,100	316,308		324,409
<i>Revaluations</i>	16,137	7,751		11,909	95,391		131,188
Net unrealised gains (or losses)	16,137	7,751		17,509	90,357		131,754
Transfers		54,639	(4,087)		4,087		54,639
Gains (or losses) on disposals			(551)	456	19,449		19,354
Adjusts, net cash movements				(6,840)	8,824	(18,717)	(16,733)
As at 31 December 2019	361,265	62,389	-	165,857	796,399	22,788	1,408,697

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

Investments including at Market Value Companies	2019	2018
	£	£
Listed Securities	1,385,909	1,178,178
Other Fixed assets	22,788	41,505
Total Investments	1,408,697	1,219,683

5. Cash at Bank and with Agents

	2019	2018
	£	£
Cash at Bank - Lloyds	10,611	41,975
Cash on Deposit – Epworth [Affirmative Deposit Fund]	6,123	580
Cash on Deposit - CCLA [COIF]	163,347	163,347
Cash on Deposit - CCLA [CBF CofE]	15,612	-
Total Cash at Bank and with Agents	195,693	205,902

6. Trust Fund

The Association acted as trustee for the funds of The Tower Hamlets Moral Welfare Association until 11th February 2019: These funds did not form part of the assets of the Association and in consequence had not been included in the accounts thereof in the prior year.

On 11th February 2019, these funds were amalgamated into the funds of the Church Welfare Association (Incorporated), and now form part of the accounts herein.

7. Liability of Members

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

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

Company Number 00112964

Charity Number 209992

REPORTS AND UNAUDITED FINANCIAL
STATEMENTS FOR THE YEAR ENDED

31 December 2019

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The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

REFERENCE AND ADMINISTRATIVE INFORMATION

Status

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

REGISTERED COMPANY NUMBER: 00112964

REGISTERED CHARITY NUMBER: 209992

Registered Office: 25 Cottinghams Drive
Norwich
NR6 6PS

Trustees / Directors

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

Mrs D Cook (Chair)
Miss G Reeve
Mrs A Cole
Mrs M Fulford
Mrs M Goddard (Vice Chair)
Mrs S V Halford
Mr M Heybourne (Secretary)
Mrs L Salter
Mr M Wakeling (Hon. Treasurer)

Investment Advisers

Charles Stanley & Co. Limited
55 Bishopsgate
London
EC2N 3AS

Epworth Investment Management Limited
9 Bonhill Street
London
EC2A 4PE

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

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

Bankers

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

COUNCIL MEMBER'S REPORT

The Council of trustees and the directors of the charitable company have pleasure in submitting their Annual Report and Accounts for the year ended 31 December 2019.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure

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

Governing Document

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

Trustees

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

OBJECTS

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

1. Make maintenance grants to residential projects undertaking the shelter, training or rehabilitation of women or girls, with or without infants, in need of care and moral support;
2. Support Day Care projects designed to assist and support children, particularly single parent families, and;
3. Act as custodian Trustees for relevant properties, and provide grants to retired persons who have worked on Church Social Work.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

DIRECTORS' RESPONSIBILITIES

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

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

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

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

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

ACHIEVEMENTS AND PERFORMANCE

Background

Our Organisation came into being in a very different world. We give thanks for the Pioneers especially the work and vision of Josephine Butler from plunging her self into the heart of human misery. The heart of human misery she chose was Brideswell Workhouse which housed 5,000 women in wretched circumstances. There she joined those assigned to picking apart with their hands, old ropes. The women mocked her delicate fingers, but she worked beside them winning their deep affection and profound respect, and with them on each visit, teaching an encouraging verse from the Bible. The workhouse was where many on the streets came to have their babies, or take shelter when they were destitute or ill.

For some time small groups of people, mostly Christian people, had opened refuges for girls as an alternative to the workhouse. Girls came either on their own accord or were invited from the streets. While in many of these establishments the attitude was that the girls were to blame for their degradation, Josephine Butler in opening her own refuges, only had compassion upon the women and girls in their deplorable state.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

Josephine Butler's example was taken up by quite a number of people opening refuge homes - The Church Army and Salvation Army among them. In more permanent homes individuals would stay and be trained for an occupation. This work became known as social purity work. At this time the Church of England itself was somewhat divided in its attitude to social purity work. The London and St. Albans Diocese were the first to appoint Organising secretaries in 1890 to co-ordinate the work and Rochester in 1894. This was the beginning of what eventually became known as Moral Welfare work.

Workers, needed training. In 1920, the Church of England embraced Josephine Butler's ideals in setting up 'The Josephine Memorial House' to train social workers to help unmarried mothers and others with similar family problems, but it also gave them a training which was both broad and knowledgeable so that they would be able to exercise an influence on society, both from the educational and preventative angles, and produce a more relaxed and understanding attitude with regard to sex. It was from these roots that the current work of the Church Welfare Association was born.

Here today we are seeing the heart of the work for which Josephine Butler had the vision in the 1880's.

Public Benefit

The purpose of the Church Welfare Association is to provide support for women who have been exploited or are at risk of being exploited through prostitution. During the year, the charity distributed grants to other charities working with women who were experiencing or vulnerable to sexual exploitation. On assessing grants and all activities during the year, the trustees have undertaken to ensure compliance with the Charity Commission's public benefit guidance.

Summary of the Year

In and through the Church Welfare Association (CWA) we have discharged our help and assistance year by year financially to those on the front line of need. In 2019 we met three times instead of four, extending one to give time to a wider agenda including looking at possible future options for the association. We were able to give grants totalling £74,100 which included the first instalment of a three year grant to Beyond the Streets to fund a joint project with CWA to employ a worker who would promote and support projects throughout the country. This joint initiative was seen as a key move to help build on the origins of the association. We have been pleased to make grants to several of the 40+ organisations affiliated to Beyond the Streets.

At last year's Annual meeting we acknowledged and gave thanks for the years of dedication given to us by Edward Oliver in checking our accounts and in particular his journey with us working through the accounts after the death of our previous treasurer. We also acknowledged and expressed our thanks for the years of service as a Trustee and many as Chairman by Gillian Reeve. We were delighted that she remained a member of the Board. At that meeting Daphne Cook agreed to take on the Chairmanship for one year with an option to review.

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

FINANCIAL REVIEW

Summary of Transactions and the Financial Position as at 31 December 2019

On 11th February 2019, the Trust funds of The Tower Hamlets Moral Welfare Association (Poplar Deanery MWA) were amalgamated into the funds of the Church Welfare Association (Incorporated) as assets valued in total at £70,251 – comprising £15,612 on Deposit, and £54,639 of investments at Bid-Market Value. Furthermore, the creditor balance of £12,125 shown on the accounts of CWA was written-off against the corresponding Debtor balance held by The Tower Hamlets Moral Welfare Association on amalgamation.

During the year under review the value of the Church Welfare Association (Incorporated) funds increased overall to £1,605,997 (2018: £1,415,153) as shown on Page 9 of the financial statements. The Association was able to make 15 grants to various organisations amounting to £74,100 (2018: £36,500), including a single grant of £33,500 to the charity Beyond the Streets.

The value of CWA's investments, shown at Market Value unless otherwise stated, have increased overall to £1,408,697 (2018: £1,219,683) as shown on Page 10 of the financial statements.

Investments

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

Independent Examiner

A resolution will be proposed at the Annual General Meeting to appoint M J Harris Solutions as Independent Examiner, whose details are:

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

On behalf of the Board

Mr M Heybourne
Hon. Secretary



The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

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

I report on the financial statements for the year ended 31 December 2019 set out on pages 9 to 15.

Responsibilities and Basis of Report

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

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

Independent Examiner's Report

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

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

- i. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- ii. the accounts do not accord with those accounting records; or
- iii. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- iv. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities

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

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



The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2019 (Including Income and Expenditure Account)

	Note	2019 £	2018 £
Incoming Resources			
Donations		79	-
Investment Income	2	46,003	44,931
Total Incoming Resources		46,082	44,931
Resources Expended			
Direct Charitable Expenditure Grants		74,100	36,500
Management & Administration of the Charity	3	14,622	11,905
Total Resources Expended		88,722	48,405
Net Incoming Resources Less Resources Expended		(42,641)	(3,474)
Transfer-in of Poplar Deanery MWA Funds (to Fixed and Current Assets) 11 February 2019	6	70,251	-
Transfer-in of CWA Debtor Balance held by The Tower Hamlets Moral Welfare Association 11 February 2019	6	12,125	-
<i>Gains (or Losses)</i>			(89,892)
On Disposal of Fixed Assets		19,355	
Net Unrealised Investment Gains (or Losses) on Revaluation		131,754	
Net Movement in Funds		190,844	(93,366)
Balances brought forward 1 January		1,415,153	1,508,519
Balances carried forward 31 December		1,605,997	1,415,153

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

BALANCE SHEET AS AT 31 DECEMBER 2019

	Note	2019		2018	
		£	£	£	£
Fixed Assets					
Investments	4		1,408,697		1,219,683
Current Assets					
Accrued Income			112		226
Income held by Agents			2,260		2,467
Cash at Bank & with Agents	5	<u>195,693</u>		<u>205,902</u>	
Total Current Assets		198,064		208,595	
Current Liabilities					
Creditors: Amounts falling due within one year		(764)		(13,125)	
Net Assets			<u>1,605,997</u>		<u>1,415,153</u>
Represented by	6				
Unrestricted Reserves			<u>1,605,997</u>		<u>1,415,153</u>

For the year ended 31 December 2019, the company was entitled to exemption from audit under Section 477 Companies Act 2016, and no notice has been deposited under Section 476. The directors acknowledge their responsibilities for ensuring that the company keeps accounting records, which comply with Section 386, and preparing accounts, which give a true and fair view of the state of affairs of the company as at the end of the period and of its income and expenditure for the financial report, in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

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

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

1. NOTES TO THE FINANCIAL STATEMENTS

1.1. Accounting Convention

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

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

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

1.2. Basis of Preparation

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

1.3. Income

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

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

1.4. Expenditure

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

1.5. Fund Accounting

The charity holds unrestricted funds incorporating the following legacies:

Miss Elsie Hearne
HF Musket and Miss L W Bell

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

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

1.6. Gains and Losses on Investment Assets

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

1.7. Fixed Assets

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

2. Investment Income

	2019	2018
	£	£
<i>Dividend Income</i>		44,167
Charles Stanley & Co Investment portfolio	25,206	
Dividends from other Shares	786	
Epworth Investment Management (Epworth) portfolio	5,430	
CCLA - COIF Charities Investment/Fixed Interest Funds	11,591	
CCLA - CBF CofE Investment Fund	1,818	-
<i>Bank Interest</i>		764
Epworth - Affirmative Deposit Fund	19	
CCLA - COIF Charities Deposit Fund	1,009	
CCLA - CBF CofE Deposit Fund	143	-
	<hr/>	<hr/>
Total Investment Income	46,003	44,931

The Church Welfare Association (Incorporated)

(a charitable company limited by guarantee)

REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

3. Management and Administrative Charges

	2019	2018
	£	£
Trustees and Officers Expenses	1,017	1,165
Accountants Fees	745	1,000
Stockbrokers Fees		9,372
Investment Fees (Charles Stanley & Co)	11,086	
Fees & Expenses (Epworth)	1,335	
Other Shares	77	
Company Registrar Fees	-	-
Website Fees	86	-
Printing and Postage	155	255
Companies House Fees	13	13
Gifts and Donation	106	100
Other	1	
	<hr/>	<hr/>
Total Management & Administrative Charges	14,622	11,905

The Association has no staff. No member of the Council received any remuneration during the year. However, expenses incurred on behalf of the Association were reimbursed to members thereof of £1,017 (2018 - £1,165).

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

4. Tangible Fixed Assets – Investments

Market Value (unless otherwise shown)	Listed Securities CCLA [COIF] (Bid-Market Value) £	Listed Securities CCLA [CBF CofE] (Bid-Market Value) £	Listed Securities Other Shares (J Sainsbury) £	Listed Securities Epworth £	Listed Securities Charles Stanley & Co £	Cash Held at Brokers £	Total £
As at 1 January 2019	345,127	-	4,638	154,731	673,682	41,505	1,219,683
<i>Additions</i>				(2,500)	(321,342)		(323,842)
<i>Disposals: sale proceeds</i>				8,100	316,308		324,409
<i>Revaluations</i>	16,137	7,751		11,909	95,391		131,188
Net unrealised gains (or losses)	16,137	7,751		17,509	90,357		131,754
Transfers		54,639	(4,087)		4,087		54,639
Gains (or losses) on disposals			(551)	456	19,449		19,354
Adjusts, net cash movements				(6,840)	8,824	(18,717)	(16,733)
As at 31 December 2019	361,265	62,389	-	165,857	796,399	22,788	1,408,697

The Church Welfare Association (Incorporated)

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REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

Investments including at Market Value Companies	2019	2018
	£	£
Listed Securities	1,385,909	1,178,178
Other Fixed assets	22,788	41,505
Total Investments	1,408,697	1,219,683

5. Cash at Bank and with Agents

	2019	2018
	£	£
Cash at Bank - Lloyds	10,611	41,975
Cash on Deposit – Epworth [Affirmative Deposit Fund]	6,123	580
Cash on Deposit - CCLA [COIF]	163,347	163,347
Cash on Deposit - CCLA [CBF CofE]	15,612	-
Total Cash at Bank and with Agents	195,693	205,902

6. Trust Fund

The Association acted as trustee for the funds of The Tower Hamlets Moral Welfare Association until 11th February 2019: These funds did not form part of the assets of the Association and in consequence had not been included in the accounts thereof in the prior year.

On 11th February 2019, these funds were amalgamated into the funds of the Church Welfare Association (Incorporated), and now form part of the accounts herein.

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