

Company registration number: 03509538

Charity registration number: 1073926

Birmingham & Solihull Women's Aid

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2020

Stephen W. Jones F.C.A.
Chartered Accountant
King Edward House
82 Stourbridge Road
Halesowen
West Midlands
B63 3UP

Birmingham & Solihull Women's Aid

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Birmingham & Solihull Women's Aid

Chair's Report for the Year Ended 31 March 2020

The Board of Trustees is pleased to present its annual report together with the financial statements for the year ending 31st March 2020, which have been prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

This year saw a 43% increase in the numbers of women approaching us for support. The 14,885 women and 7,051 children we worked with, demonstrate that demand continues to rise in the face of the challenges due to scale and resources for policing and the shortage of family housing in Birmingham.

The Government's forthcoming Domestic Abuse Bill is to be welcomed. We are hopeful that it will provide a strong vehicle to address the key issues that currently prevent us as a society from ensuring women's and children's safety. These issues include a continuing need for specialist, safe refuge provision provided by women for women, a criminal justice service that is fit to police and prosecute perpetrators in a timely way, a health and social care system that responds effectively to women and children affected by domestic abuse, and the availability of secure, affordable family housing.

In common with other localities we are preparing for the Bill's passage and we continue to work with our Local Authorities and the West Midlands Combined Authority to influence and deliver on priorities for women and children affected by abuse.

We continue to be a lead agency for domestic abuse in the areas that we operate, delivering an evidence - based model, alongside using new and innovative methods to improve outcomes for women and children. We are heavily involved in strategic and operational partnerships and represent the Violence against Women agencies at the Combined Authority's Homelessness Task Force, and domestic abuse at the OPCC Victims Commission.

The Domestic Abuse Hub pilot in Birmingham (opened in March 2019) is the first in the country, and the service has transformed women's experience of seeking support around potential homelessness due to domestic abuse. The evaluation of this pilot will be published in August 2020.

We reported in our last Annual Report on the new Purple Project, working with women over 50. This initiative came out of analysis of IRIS work activity with Primary Care, and our increased presence in health organisations has led to an increase in the number of older women accessing support.

The shortage of staff in policing and the change in CPS practice around prosecutions, has reduced the ability of the criminal justice system to safeguard women and children. Legal action (or the threat of legal action) is an important tool in intervening with perpetrators. Alongside a lack of truly affordable housing, this often means women and children remain trapped with their abuser. We have strengthened our engagement in strategic partnerships that seek to find solutions to the problems of shortages in refuges, temporary accommodation and permanent and affordable housing.

These factors were magnified by the advent of the COVID19 Pandemic towards the end of the year, and lockdown was a terrifying time for victims of abuse. We worked in partnership with the Office of the Police and Crime Commissioner on a campaign "No Excuse for Abuse" with the aim of ensuring women could access support despite lock down.

Birmingham & Solihull Women's Aid

Chair's Report for the Year Ended 31 March 2020 (continued)

We understood the need for BSWA's services, especially the 'front door', to remain open and accessible for women and moved quickly to ensure that our staff and service users were safe in our services. New working models, underpinned by comprehensive policies and procedures, ensured our service was not unduly undermined by lockdown, and the Board wishes to acknowledge the outstanding efforts of BSWA's leadership and staff teams in responding to and managing the impact of the pandemic on staff and on the women and children who use our services. Homeworking was soon in place and managers ensured good practice in support of our staff as they adopted new ways of working.

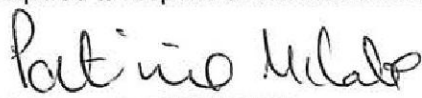
The Board is committed to Birmingham and Solihull Women's Aid remaining a good employer. We recognise that the support work undertaken by teams is far more complex and challenging in the current climate. The Senior Leadership Team was strengthened during the year with an improved structure, which better equipped the team to provide the leadership needed during Covid 19 and which provides a firm foundation for our future work.

During lock down the West Midlands Mayor stepped in to help us address capacity on our helpline, enabling us to digitise our telephone system, adding to line capacity and enhancing intelligence gathering. We also added a web-chat facility to our support channels.

Partnership and communication became key during lockdown and our senior team were involved in almost daily meetings with a range of partners, sharing intelligence and information about domestic abuse.

Birmingham and Solihull Women's Aid is committed to delivering appropriate and sensitive services to the diverse communities of our region. Our staff team comprises 57% BAME staff, and our service users are reflective of our communities. The Board is committed to good governance, and took active steps to widen the diversity of its membership and ended the year with a successful recruitment process. We look forward to reporting on the outcomes of these efforts in our next Annual Report. We also focused more on obtaining and providing assurance to our stakeholders, and the organisation was successful over 2019-20 in obtaining Investors in People Accreditation (Accredited), Women's Aid Federation England accreditation for quality of services, and Helpline accreditation with the Helpline Partnership.

Looking ahead we need to focus on living with Covid19 for the foreseeable future and respond to the significant increase in the number of contacts from women as well as contributing to recovery post Covid. The post Covid environment needs to be a safer place for women and children experiencing domestic abuse. The spike we have seen and continue to see in domestic abuse is exacerbated by the paucity of current provision for women and children affected. We are focused on how BSWA reorganises our services to respond, and on re-doubling our efforts to influence our partners and the wider health and social care system to maximise outcomes for women and children. We welcome the financial support to help us respond to the Covid crisis, but there is a significant gap in the resources required to respond to increased need during recovery and beyond.



P McCabe
Chair of Board of Trustees

Birmingham & Solihull Women's Aid

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2020 which are prepared to meet the requirements of a directors report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, the Charity SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland',

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Objectives and activities

Objects and aims

Our purpose and activities:

Women and children are at the heart of our vision. We believe that violence against women & children is a violation of human rights and work to ensure that they can live free from fear of violence and abuse.

Values and Principles:

We challenge the inequality and abuse that result from women's position in society, providing services and resources that unlock women's power and enable them to regain their confidence and skills to achieve their aspirations.

We listen to women and children and validate their experiences, working alongside them to champion their voices in influencing professional practice and increasing understanding of the dynamics of abuse. In particular, we advocate that the best way to protect children and attain sustainable safeguarding is to empower and support the non-abusing mother.

We match women's bravery in living with and addressing abuse through a staff team equipped to work with courage and creativity, embracing challenges and doing the difficult things necessary to meet women, children and young people's needs in an increasingly harsh climate.

We work to create lasting change in society, where inequality and abuse are not tolerated, collaborating with partners and promoting action to achieve this vision.

Objectives:

- We will retain the capacity and capability within the organisation to respond to emerging needs as they occur.
- We will ensure BSWA has the financial viability, strong governance, leadership and management capacity to deliver high quality services.
- We will position ourselves as the lead organisation that seeks to address violence against women and children, working in partnership with others and assisting and informing Partners to make the best response they can.
- We will remain independent to protect and promote our distinctive service model, ensuring that women in all circumstances can access support to address the abuse they face.
- We will market what we do using key messages to shift perceptions of our work and greater understanding the experience of women and the impact we have in making their lives better.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Activities

Birmingham and Solihull Women's Aid's charitable activities focus on providing specialist support, advice and advocacy to women and children across the whole range of violence against women and girls: domestic abuse, sexual violence, harmful practices, stalking and harassment, forced marriage, female genital mutilation, to further the Charity's charitable purposes for the public benefit and to achieve our aims.

Our Operating Model

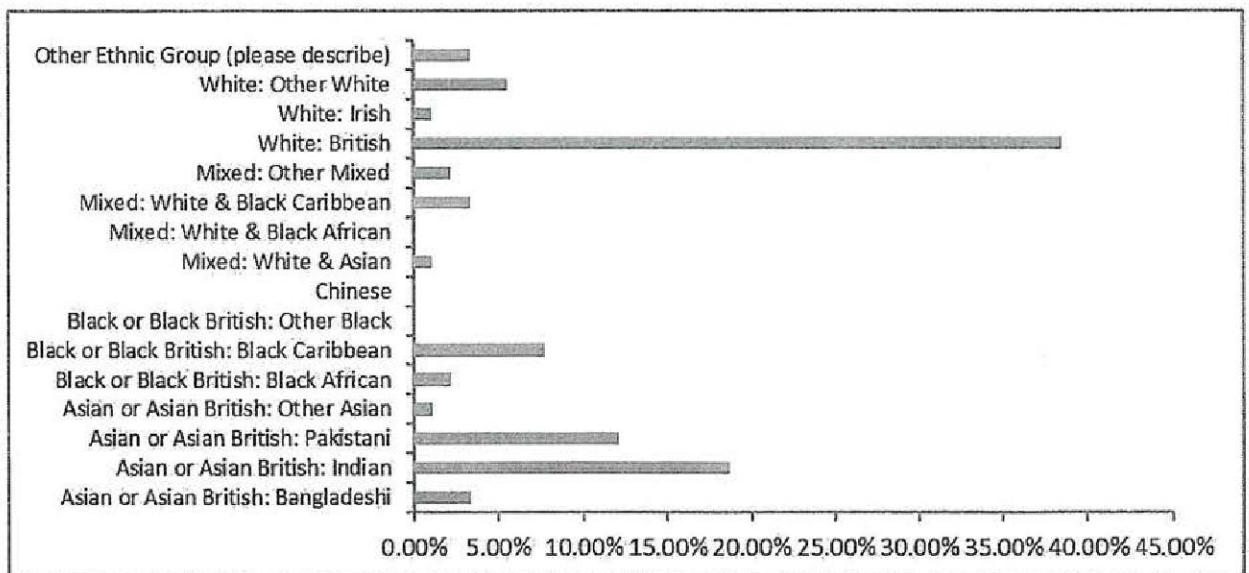
Birmingham and Solihull Women's Aid provision offers a women and children focussed environment which is safe. We provide women space for action, underpinned by our specialist staff team offering support, advice, information and advocacy around abuse, welfare benefits, housing, debt and other finances, legal matters, immigration, health, education, training and employment. Our in-depth needs and risk assessments assist us, alongside women's feedback, to devise comprehensive Individual Support and Safety Plans, and to work with women implementing them.

Infrastructure

The reduction in size of the Senior Leadership Team and the development of an enhanced Infrastructure Support Team resulted in significant improvements in our systems and processes, leading to strengthened governance and accountability.

Inclusivity

We operate in one of the most diverse regions in the country. To be accessible to all women needing our support, we continued to ensure that our staff team, represent as far as is possible, the communities of the region. This results in 18 different languages spoken in our team and brings to the organisation an improved understanding of our communities and their cultures.



Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Progress against Strategic Priorities

Provision

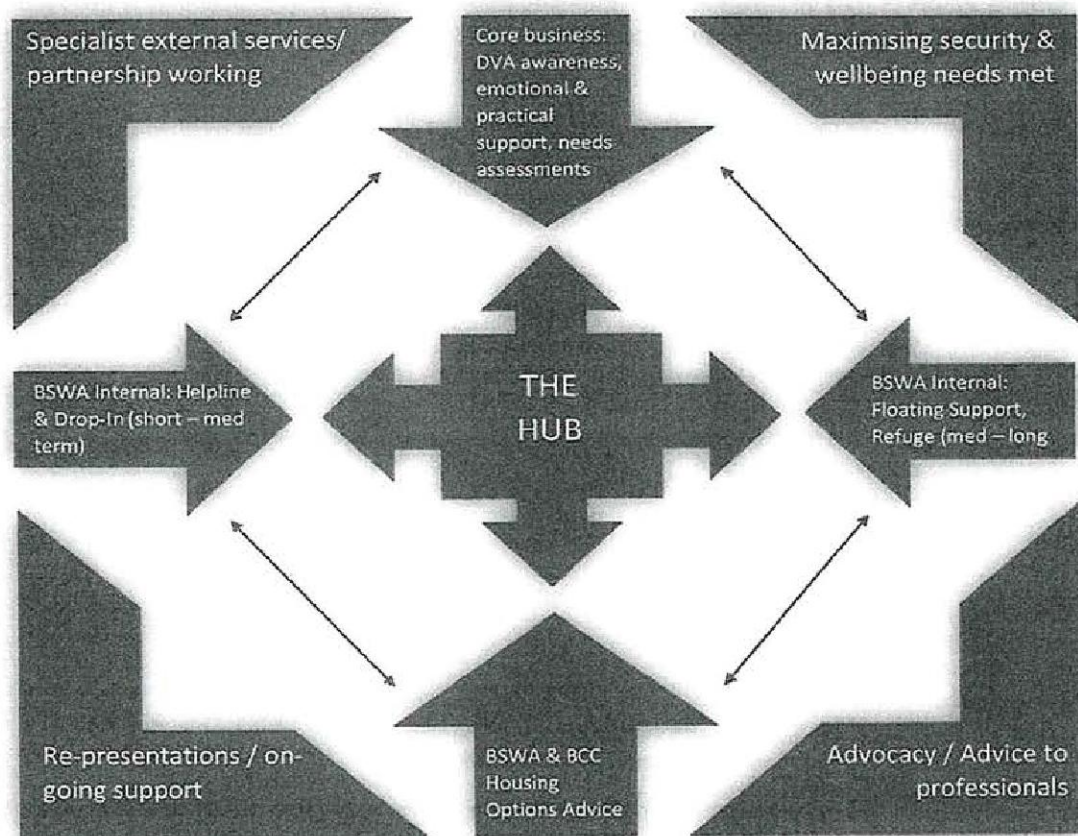
"I finally feel like I've made a massive step in the right direction and I can soon leave all the terrible experiences in the past to move on to a new life. This service is supportive and life-changing. Awesome sense of relief" Service User

1. The domestic Abuse HUB

We launched the Domestic Abuse Hub Pilot (DA HUB) in partnership with Birmingham City Council in February 2019.

During the year, we reviewed and made a number of changes, resulting in a holistic approach, of prevention, support and provision.

Birmingham and Solihull Women's Aid Birmingham's Helpline, Drop-In, Home Options and a range of wrap around support, under one roof, to develop a new integrated approach.



This operated as the 'Front Door', into Birmingham's commissioned refuge and outreach banner of the Domestic Abuse Hub as well as providing a route to safety in refuges, both in and out of other Local Authorities.

We provided homelessness triage and implementation of the Homelessness Reduction Act functions on behalf of and in partnership with Birmingham City Council. Our Drop-In service offered advice, support and advocacy, short term support, as well as worked in partnership with Birmingham Law Centre, to access legal advice around immigration matters including for women deemed to have no recourse to public funds (NRPF).

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

A parallel service delivered by IDVA trained staff offers case-managed support addressing the myriad of issues associated with domestic abuse and homelessness. Where women are ineligible for housing support, we offer a drop-in service in an adjacent building which addresses safety and immigration issues, including Domestic Violence Concession to address the obstacles to housing and a safe place to stay.

Service	Support Delivered
Helpline	5791 calls from victims, friends and family of potential victims and agencies seeking advice, support and information.
Housing Helpline	279 calls
Drop In	1723 women/ unique presentations
Housing Hub	2117 support sessions overall
Outreach/ Lead Worker	193 women/ unique presentations
NRPF support	275 women/ unique presentations

2. Criminal Justice and Perpetrator Work

- The **MARAC IDVAs** in Birmingham and Solihull received **1983** referrals for women at high risk of serious harm.
- Our **Court IDVAs** supported **643** women through the Magistrate and Crown Courts.
- **86** women were supported through the **Domestic Abuse Perpetrator Programme** woman's advocacy.
- **194** women were supported in the **Drive** woman's advocacy work.

3. Other Support Services

- The Birmingham specialist Domestic Abuse **Think Family** team offered intensive family support to **194** women and their children who have highly complex needs and are at risk of harm due to domestic and sexual abuse.
- Development of the **IRIS** work made it possible for **640** women to receive support sessions and **56** women in other health setting were supported.
- **18** women were supported through the **Purple Project** (women over 55).

4. Refuge

We delivered 56 flats and bedsits through contracts with our two Local Authorities. During 2019-20, we delivered 6 refuges, including our Young Women's Refuge for young women aged 16-25, across Birmingham and Solihull. The support, advice and advocacy delivered by the refuge team, assists



women to develop the physical, practical and emotional resources that develop their strengths to provide a strong base when they are re-housed or move on from refuge to rebuild their lives and recover from the abuse they have experienced. Children account for up to two thirds of our residents and so designated staff which meets their needs is crucial to ensure that they are given the opportunity to recover from their experience, rebuild their relationships with their mother and siblings, and to have a great deal of fun. Play, craft and gardening activities, trips and excursions are all part of refuge life and contribute to the recovery of women and children.

193 women were accommodated in our refuges that year.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Prevention

Training and awareness raising

- Our **Schools** project delivered **training to 1200 children and young people** addressing relationships and violence against women issue to school children and college students.
- Our **Training** team delivered programmes to over **900 professionals** addressing violence against women issues.
- **195** women were supported at clinics by the FGM project.
- Our **IRIS** practice educators delivered training to **191 primary care practices** to enable health professionals carry out direct questioning, identification of domestic abuse and refer into our service.

Partnership Work

BSWAID is committed to partnership work on both a strategic and operational basis.

Key partnerships include:

Strategic

- Birmingham Violence against Women and Children Steering Group
- Birmingham Domestic Abuse Local Strategic Partnership Shadow Board
- Solihull Domestic Abuse Priority Group
- Birmingham Homelessness Prevention Board
- OPCC Victims Commission
- West Midlands Combined Authority Homelessness Task Force
- Birmingham's Domestic Abuse Provider Forum

Operational

- West Midlands Domestic Abuse Providers and Richmond Fellowship to deliver Domestic Violence Perpetrator Programme.
- Champions Programmes working with local BAME groups to raise community awareness of FGM
- Birmingham City Council to deliver Housing Reduction Act and support in our Domestic Abuse Homelessness Hub
- Birmingham MASH
- MARAC's
- Homelessness Forum
- Birmingham Migration Forum
- West Midlands Cross Agency Courts Forum
- Think Family Operational Group
- IRIS Steering Group
- Mental Health Forum

Sustainability

Birmingham and Solihull Women's Aid is an accredited member of Women's Aid Federation England and remains one of the larger violence against women charities in England. We have continued to work across the region with the West Midlands Office of the Police and Crime Commissioner, Victim Commission and the Combined Authorities Homelessness Task Force.

We maintained and developed our key services, through fundraising activity and partnership work, increasing staffing to **158** paid staff and **80** committed volunteers, delivering services to **14,885** women and 7,051 children whilst operating over **12** BSWA sites, as well as a number of community venues across Birmingham and Solihull.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Quality Marks and Standards

The Quality Marks awarded to BSWAID offer assurance about the standards we adhere to:

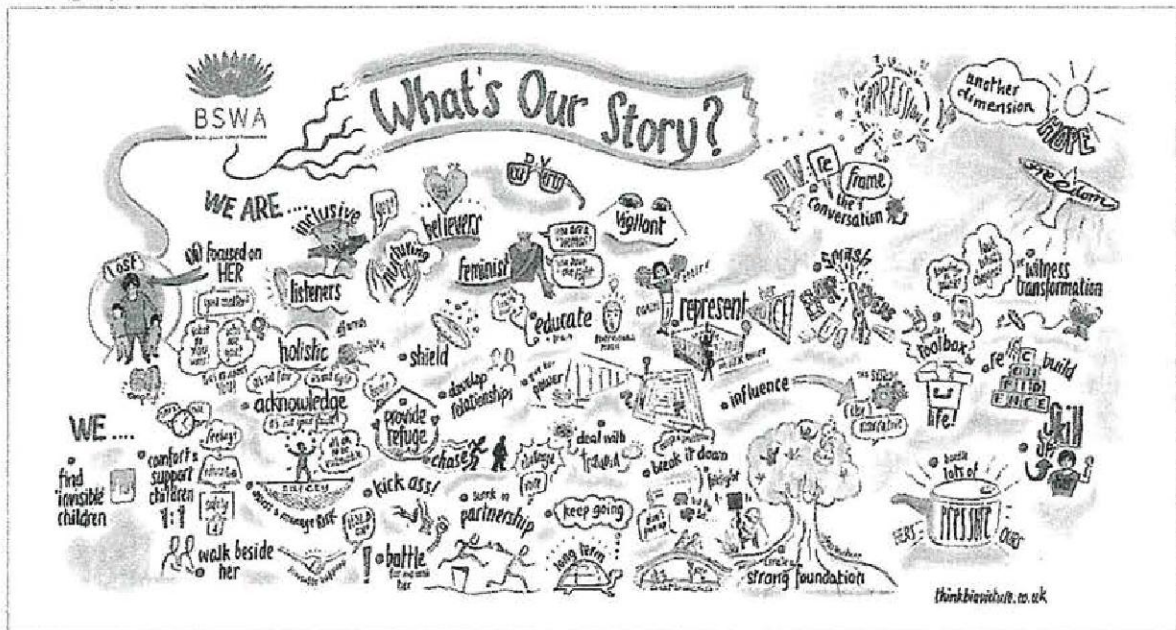
- Women's Aid National Quality Standards
- Investors in People
- National Helpline Accreditation
- National Living Wage Employer
- West Midlands Regional Domestic abuse and sexual violence standards

Volunteering:

Our volunteers gave us an amazing **15,028** hours to make sure that our helpline, refuges, shops, donations and administration can meet the needs of women and children and the organisation.

Telling Our Story:

Our staff team worked together during a Joint Team Meeting to demonstrate all of the work, expertise and impact we deliver through our support to women and children and in the way we work with professionals across Birmingham and Solihull. The result of this was the accumulation of what is seen in the graphic illustration.



What Women Say

"I'm so glad I came here today. I now know I'm not the one with the problem and going forward I'm doing the right thing for myself and my children. Thank you"

"I am thankful to the kindness and respect I have been shown. I thank God for places like this."

"If other services behaved like women's aid, more women would come forward"

"You have really, really helped me. Thank you so, so much. I don't know what I would have done if I hadn't been able to speak to you today."

"Having used Women's Aid before I felt relieved as soon as I walked into the place and I immediately felt better about myself having spoken to the worker."

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Public benefit

Delivering for Public Benefit

The trustees have referred to the guidance provided by the Charity Commission regarding public benefit when reviewing the charity's aims and objectives and in planning its future activities. Specifically, the trustees consider how such activities contribute to the agreed aims and objectives.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Plans for future periods

Aims and key objectives for future periods

Our Plans for the Future

- As the year came to an end there was a pandemic that required significant and speedy responses to ensure that our services for women and children remained effective. This will remain under constant review throughout the duration of the pandemic to ensure that our staff and volunteers have a safe working environment. Women and children will continue to receive the services they need and have had access to.
- We will continue to closely review BSWA infrastructure to ensure it matches the requirements of a growing, proactive organisation.
- Our analysis of the priorities for women and children demonstrate that access to a place of safety is critical and that the obstacles that prevent escaping abuse are significant and complex. BSWA is committed to working with partners with a view to identify and influence changes that could help. We will remodel our services where possible to increase our preventative work to assist and work in collaboration with our partners during this period of crisis around shortage of safe places, particularly refuges, for women fleeing domestic abuse.
- Review and relaunch the website.
- Develop capacity around the use of social media.
- We will support women and children suffering food and fuel poverty through financial support and our foodbank.

Going concern

The trustees have considered a period of 12 months from the balance sheet date, and have assessed whether there are any significant doubts about the charity's ability to continue as a going concern. The trustees are not aware of any uncertainties, which would mean that the accounts should not be prepared using the going concern basis.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Structure, governance and management

Nature of governing document

Birmingham & Solihull Women's Aid is a registered charity, registration number 1073926 and also a company limited by guarantee, registration number 03509538. The governing document is the Memorandum and Articles of Association of the company which establishes the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Governance

2019-20 saw us continue to invest in developing our database and reporting systems, and implement some changes in our infrastructure; the aim was to improve efficiency and enhance our capacity to evidence the outcomes achieved through our high quality service delivery.

In our last Annual Report we reported we had undertaken a review of our governance, evaluating ourselves against the Charity Governance Code for larger charities (2017). This year we have focused on implementing our action plan to further strengthen our governance, focusing in particular on openness and accountability, risk and control, and diversity and board effectiveness. This work continues into 2020/21.

Recruitment and appointment of trustees

Trustees are recruited based upon the skills and experience needed by the charity, and are appointed at the Annual General Meeting. The skills needed are reviewed on a regular basis to ensure the composition of the Board is up to date. We undertook a very successful recruitment drive this year to strengthen the skills base and diversity of the Board.

Induction and training of trustees

Directors are elected at the Annual General Meeting. All directors serve in an honorary capacity and are the trustees of the charity.

At no time during the year did any Director have a material interest in a contract entered into which was of significance in relation to the activities of the charity.

No remuneration or other benefits have been paid or are payable to any Director of the Association either directly or indirectly from the funds of the Association.

New Directors receive an induction that outlines their responsibilities, offers information about the activities of the organisation, financial accounts and previous minutes of the Board. All directors attend an orientation event to brief them on the legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making process, the business plan and recent financial performance of the charity. Directors are expected to visit projects throughout the year and the Board considered how best to ensure Trustees have direct and appropriate contact with women who are receiving services. Trustees are also encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Arrangements for setting key management personnel remuneration

The directors consider that the board of directors, who are the charity trustees, and the senior management team (as detailed on the information page) comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All directors give their time freely and no director received remuneration during the year. Details of directors' expenses and their related party transactions are disclosed in the notes to the accounts. The pay of senior staff is reviewed annually. In setting these salaries Trustees benchmarked against pay levels in other Women's Aid Organisations of a similar size. The remuneration benchmark is in line with Local Government pay scales and generally increased in line with RPI.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have examined the principal areas of the charity's operations and considered the major risks which may arise in each of these areas. In the opinion of the trustees the charity has established resources and systems which, under normal conditions, should allow the risks identified by them to be mitigated to an acceptable level in its day to day operations.

Organisational structure

The overall responsibility for the charity lies with the Trustee Directors who have delegated the day to day management of the charity to the Chief Executive, M Connolly. The Trustee Directors meet every three months to agree strategy, review progress, review financial information, and discuss policy issues. A Finance and Audit Committee meets quarterly, receiving and scrutinising reports from the Director of Finance and the Chief Executive. The Chair reports to full board meetings and the full board remains to be the decision making body.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Reference and Administrative Details

Chair

P McCabe

Chief Executive Officer

M Connolly

Trustees

K Bolister (resigned 17 September 2019)

Y Henry-Stewart (resigned 16 March 2020)

J Lowndes (resigned 18 June 2019)

M Fox

C Herity

Dr C Bradbury-Jones

A B Khan (resigned 17 September 2019)

J L Williams

S Hussain (appointed 17 April 2020)

S Begum (appointed 24 April 2020)

T Nelson (appointed 26 April 2020)

Senior Management Team

during the year

M R Connolly, Chief Executive Officer

S Dennis, Operations Manager

J Morgan, Finance Manager

Principal Office

Ryland House
44-48 Bristol Street
Birmingham
B5 7AA

The charity is incorporated in England & Wales.

Company Registration Number

03509538

Charity Registration Number

1073926

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Bankers

Co-Operative Bank
118-120 Colmore Row
Birmingham
B3 3BD

NatWest Bank Plc
112A High Street
Kings Heath
Birmingham
B14 7LQ

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Auditor

Stephen W. Jones F.C.A.
Chartered Accountant
Registered Auditor
King Edward House
82 Stourbridge Road
Halesowen
West Midlands
B63 3UP

Financial review

Policy on reserves

The Trustees operate a reserves policy to provide some protection to the organisation and its charitable programme. This plan seeks to limit any risk arising in the event of a downturn in some of Birmingham & Solihull Women's Aid various sources of income or an unexpected need for additional expenditure.

It is recognised that as the charity's income does not arise evenly throughout the year and therefore to enable the charity to plan its activities and to maintain an acceptable level of service it is prudent to hold sufficient reserves. The Trustees reserves policy in relation to unrestricted funds is to ensure that the organisation is financially robust and viable. Therefore, the policy seeks to maintain free reserves in unrestricted funds at a level which equates to at least six months. The trustees consider that this level will provide sufficient funds to allow time to take necessary steps to mitigate any shortfall.

The Unrestricted reserves at 31 March 2020 stand at £4,075,004 (2019 - £3,681,328), of which £2,521,261 (2019 - £2,367,585) is regarded as free reserves, representing 5.5 months (2019 - 5.1 months) running costs. The designated reserves stand at £1,553,743 (2019 - £1,313,743), Taking this into consideration would represent 8.8 months (2019 - 7.9 months) running costs.

Principal funding sources

Principal funding sources for the charity are local councils and other grant making bodies. All income is used to support the key objectives of the charity as explained in the objectives section and without which the charity would not be able to fund its work.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

Investment policy and objectives

The Trustees have an agreed investment policy to ensure that the charity maximises its return on investment. The policy seeks to mitigate risk in the knowledge of the current economic climate. This policy is reviewed annually.

Statement of Trustees Responsibilities

The trustees (who are also the directors of Birmingham & Solihull Women's Aid for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements 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 are sufficient to show and explain the charitable company's transactions and 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.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reappointment of auditor

The Trustees are responsible for appointing the auditor, and audit services are re-tendered intermittently. In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of Stephen W. Jones F.C.A. as auditor of the charity is to be proposed at the forthcoming Annual General Meeting.

Birmingham & Solihull Women's Aid

Trustees' Report (continued)

The annual report was approved by the trustees of the charity on 15 September 2020 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'P McCabe', written over a dotted line.

P McCabe
Chair

Birmingham & Solihull Women's Aid

Independent Auditor's Report to the Members of Birmingham & Solihull Women's Aid

Opinion

I have audited the financial statements of Birmingham & Solihull Women's Aid (the 'charity') for the year ended 31 March 2020, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In my opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2020 and of its results for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. My responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of my report. I am independent of the charity in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the FRC's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Conclusions relating to going concern

I have nothing to report in respect of the following matters in relation to which the ISAs (UK) require me 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 my auditor's report thereon. My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, I do not express any form of assurance conclusion thereon.

Birmingham & Solihull Women's Aid

Independent Auditor's Report to the Members of Birmingham & Solihull Women's Aid (continued)

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am 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 I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

I have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In my opinion, based on the work undertaken in the course of the audit:

- the information given in the Chair's Report and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Chair's Report and Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which I am required to report by exception

In the light of my knowledge and understanding of the company and its environment obtained in the course of the audit, I have not identified material misstatements in the Chair's Report and the Trustees' Report.

I have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in my opinion:

- adequate accounting records have not been kept, or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities [set out on page 15], the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Birmingham & Solihull Women's Aid

Independent Auditor's Report to the Members of Birmingham & Solihull Women's Aid (continued)

Auditor's responsibilities for the audit of the financial statements

My 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 my 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.

As part of an audit in accordance with ISAs (UK), I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the charity to express an opinion on the financial statements. I am responsible for the direction, supervision and performance of the charity audit. I remain solely responsible for my audit opinion.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Birmingham & Solihull Women's Aid

Independent Auditor's Report to the Members of Birmingham & Solihull Women's Aid (continued)

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. My audit work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for my audit work, for this report, or for the opinions I have formed.

.....
Stephen W Jones (Senior Statutory Auditor)
For and on behalf of Stephen W. Jones F.C.A., Statutory Auditor
King Edward House, 82 Stourbridge Road
Halesowen, West Midlands, B63 3UP

15 September 2020

Birmingham & Solihull Women's Aid

Statement of Financial Activities for the Year Ended 31 March 2020 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Income and Endowments from:					
Donations and legacies	3	205,306	-	205,306	226,850
Charitable activities	4	2,280,857	3,241,570	5,522,427	5,499,015
Other trading activities	5	162,411	-	162,411	199,057
Investment income	6	4,683	-	4,683	2,994
Other income	7	5,435	-	5,435	17,790
Total Income		2,658,692	3,241,570	5,900,262	5,945,706
Expenditure on:					
Raising funds	8	(165,524)	-	(165,524)	(153,171)
Charitable activities	9	(2,025,505)	(3,315,557)	(5,341,062)	(5,435,828)
Total Expenditure		(2,191,029)	(3,315,557)	(5,506,586)	(5,588,999)
Net income/(expenditure)		467,663	(73,987)	393,676	356,707
Transfers between funds		(73,987)	73,987	-	-
Net movement in funds		393,676	-	393,676	356,707
Reconciliation of funds					
Total funds brought forward		3,681,328	-	3,681,328	3,324,621
Total funds carried forward	21	4,075,004	-	4,075,004	3,681,328

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2019 is shown in note 21.

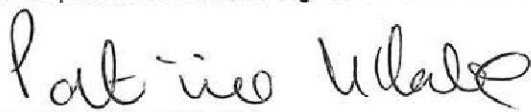
Birmingham & Solihull Women's Aid

(Registration number: 03509538)
Balance Sheet as at 31 March 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	15	1,830,273	1,927,733
Current assets			
Debtors	16	941,408	991,928
Investments	17	810,362	726,532
Cash at bank and in hand		1,193,950	760,530
		<u>2,945,720</u>	<u>2,478,990</u>
Creditors: Amounts falling due within one year	18	<u>(486,068)</u>	<u>(500,681)</u>
Net current assets		<u>2,459,652</u>	<u>1,978,309</u>
Total assets less current liabilities		4,289,925	3,906,042
Creditors: Amounts falling due after more than one year	19	<u>(214,921)</u>	<u>(224,714)</u>
Net assets		<u>4,075,004</u>	<u>3,681,328</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>4,075,004</u>	<u>3,681,328</u>
Total funds	21	<u>4,075,004</u>	<u>3,681,328</u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements on pages 21 to 38 were approved by the trustees, and authorised for issue on 15 September 2020 and signed on their behalf by:


.....
P McCabe
Chair

Birmingham & Solihull Women's Aid

Statement of Cash Flows for the Year Ended 31 March 2020

	Note	2020 £	2019 £
Cash flows from operating activities			
Net cash income		393,676	356,707
Adjustments to cash flows from non-cash items			
Depreciation	8	113,028	79,444
Investment income	6	(4,683)	(2,994)
(Increase)/decrease in investment balances		(83,830)	252,701
		418,191	685,858
Working capital adjustments			
Decrease/(increase) in debtors	16	50,520	(711,709)
(Decrease)/increase in creditors	18	(29,991)	67,529
Increase/(decrease) in deferred income	19	15,378	(125,305)
Net cash flows from operating activities		454,098	(83,627)
Cash flows from investing activities			
Interest receivable and similar income	6	4,683	2,994
Purchase of tangible fixed assets	15	(15,568)	(240,713)
Sale of tangible fixed assets		-	7,167
Net cash flows from investing activities		(10,885)	(230,552)
Cash flows from financing activities			
Repayment of loans and borrowings	18	(9,793)	(9,732)
Net increase/(decrease) in cash and cash equivalents		433,420	(323,911)
Cash and cash equivalents at 1 April		760,530	1,084,441
Cash and cash equivalents at 31 March		1,193,950	760,530

All of the cash flows are derived from continuing operations during the above two periods.

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Ryland House
44-48 Bristol Street
Birmingham
B5 7AA

These financial statements were authorised for issue by the trustees on 15 September 2020.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Birmingham & Solihull 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 notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Investment income relates to interest returns on cash deposits held and is recognised when receivable.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in running the charity's shops.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual items of expenditure under £1,500 are not capitalised.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Land and buildings	2% on cost and over term of lease
Leasehold	Over term of lease
Fixtures and fittings	33% on cost
Motor vehicles	20% on cost
Office equipment	33% on cost

Current asset investments

Current asset investments are cash balances of guaranteed investment deposits.

Trade debtors

Trade debtors are amounts due for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price less any provision for bad debts.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date.

Trade creditors are recognised initially at the transaction price.

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

Borrowings

Bank borrowings are recorded at initial transaction value less repayments made. Interest is charged to the SOFA as it arises over the term of the loan.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

3 Income from donations and legacies

	Unrestricted funds		
	General	Total	Total
	£	2020	2019
		£	£
Donations and legacies			
Donations	205,306	205,306	226,850
	<u>205,306</u>	<u>205,306</u>	<u>226,850</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

4 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	General £	£	£	£
Community & Therapeutic Services	790,785	3,042,349	3,833,134	3,664,369
Accommodation	1,490,072	199,221	1,689,293	1,834,646
	<u>2,280,857</u>	<u>3,241,570</u>	<u>5,522,427</u>	<u>5,499,015</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

Grants

Grants included in charitable activities are detailed below. Supporting People Birmingham and Solihull are grants received under service level agreements which along with Secondment Grant to BCC are classified as unrestricted income. All other grant incomes are restricted funds.

	2020 £	2019 £
BCC Other	1,052,988	649,360
Supporting People Birmingham	950,415	967,589
Primary Care Trust	97,787	97,440
Big Lottery Fund (Restricted Fund)	-	99,663
Big Lottery Drop in Project (Restricted Fund)	152,338	168,168
Birmingham Community Safety Partnership	96,000	256,000
Adult and Commissioning Services	62,048	124,097
Supporting People Solihull	360,000	360,000
Esme Fairbairne Trust	-	38,358
Police & Crime Commissioner	906,391	1,049,035
Comic Relief	30,054	40,687
Children In Need	46,866	45,876
CCG - IRIS	322,655	335,760
Secondment BCC	-	28,000
Big Lotto, Women and Girls (Restricted Fund)	152,356	147,629
Big Lotto - Healing Garden (Restricted Fund)	-	9,950
DCLG	-	30,427
Kering Foundation	37,387	37,521
Women's Aid Trusted Professional	-	6,316
Groundwork	-	2,000
Garfield Weston	-	10,000
Sylvia Adams	-	10,000
Santander Discovery Grant	-	5,000
Smallwood Trust	3,333	6,667
Henry Smith	27,000	15,750
Heart of England BBL Development Grant	-	8,040
MHCLG	160,277	-
UHB NHS Foundation Trust	62,619	-
BVSC	792	-
National Express Foundation	6,667	-
Eveson Charitable Trust	8,000	-
Nationwide	16,013	-
	4,551,986	4,549,333

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

5 Income from other trading activities

	Unrestricted funds	Total 2020	Total 2019
	General £	£	£
Trading income;			
Shop income from sale of donated goods and services	162,411	162,411	199,057
	<u>162,411</u>	<u>162,411</u>	<u>199,057</u>

6 Investment income

	Unrestricted funds	Total 2020	Total 2019
	General £	£	£
Interest receivable and similar income;			
Interest receivable	4,683	4,683	2,994
	<u>4,683</u>	<u>4,683</u>	<u>2,994</u>

7 Other income

	2020 £	2019 £
Other income	5,435	17,790
	<u>5,435</u>	<u>17,790</u>

8 Expenditure on raising funds

	Direct costs (Staff costs) £	Overheads £	Allocated support costs £	Total 2020 £	Total 2019 £
Costs of trading activities	68,247	96,288	989	165,524	153,171
	<u>68,247</u>	<u>96,288</u>	<u>989</u>	<u>165,524</u>	<u>153,171</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

9 Expenditure on charitable activities

		Unrestricted funds			
	Note	General £	Restricted funds £	Total 2020 £	Total 2019 £
Community & Therapeutic Services		669,899	2,762,503	3,432,402	3,189,132
Accommodation		1,099,489	176,330	1,275,819	1,549,703
Allocated support costs	10	256,117	376,724	632,841	696,993
		<u>2,025,505</u>	<u>3,315,557</u>	<u>5,341,062</u>	<u>5,435,828</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

10 Analysis of support costs

Support costs allocated to charitable activities

	Governance costs £	Finance £	Information technology £	Management £	Total 2020 £	Total 2019 £
Community & Therapeutic Services	24,614	319,856	26,652	79,965	451,087	452,803
Accommodation	12,485	126,951	10,579	31,739	181,754	244,190
	<u>37,099</u>	<u>446,807</u>	<u>37,231</u>	<u>111,704</u>	<u>632,841</u>	<u>696,993</u>

Basis of allocation

Reference	Method of allocation
Staff	based on staff numbers/time

11 Net incoming/outgoing resources

Net incoming resources for the year is stated after charging/(crediting):

	2020 £	2019 £
Operating leases - other assets	140,000	114,352
Audit fees	6,720	6,600
Depreciation of fixed assets	<u>113,028</u>	<u>79,444</u>

12 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

13 Staff costs

The aggregate payroll costs were as follows:

	2020 £	2019 £
Staff costs during the year were:		
Wages and salaries	3,376,136	3,258,814
Social security costs	290,171	278,241
Other pension costs	142,658	112,070
	<u>3,808,965</u>	<u>3,649,125</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2020 No	2019 No
Management	3	5
Finance and administration	12	12
Project/refuge	142	120
Shops	2	2
	<hr/> 159	<hr/> 139

The number of employees whose emoluments fell within the following bands was:

	2020 No	2019 No
£70,001 - £80,000	1	1

The total employee benefits of the key management personnel of the charity were £191,490 (2019 - £308,580).

Included in Staff costs above is £15,610 (2019 - £24,373) paid to agencies/self employed for cover or for temporary engagements.

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

14 Taxation

The charity is a registered charity and is therefore exempt from corporation tax on its charitable activities.

15 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2019	2,136,785	671,183	12,480	2,820,448
Additions	15,568	-	-	15,568
At 31 March 2020	2,152,353	671,183	12,480	2,836,016
Depreciation				
At 1 April 2019	272,459	614,740	5,516	892,715
Charge for the year	78,241	32,291	2,496	113,028
At 31 March 2020	350,700	647,031	8,012	1,005,743
Net book value				
At 31 March 2020	1,801,653	24,152	4,468	1,830,273
At 31 March 2019	1,864,326	56,443	6,964	1,927,733

Included within the net book value of land and buildings above is £1,653,207 (2019 - £1,686,224 in respect of freehold land and buildings and £148,446 (2019 - £178,102) in respect of leaseholds.

16 Debtors

	2020 £	2019 £
Trade debtors	300,212	329,674
Prepayments and accrued income	641,196	662,104
Other debtors	-	150
	941,408	991,928

17 Current asset investments

	2020 £	2019 £
Guaranteed investment deposits	810,362	726,532

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

18 Creditors: amounts falling due within one year

	2020 £	2019 £
Bank loan	10,668	10,668
Trade creditors	206,631	162,522
Other taxation and social security	61,754	67,433
Other creditors	37,520	41,115
Accruals	109,904	174,730
Deferred grants	59,591	44,213
	<u>486,068</u>	<u>500,681</u>

Creditors due within one year includes the following liabilities, on which security has been given by the charity:

	2020 £	2019 £
Bank loan	<u>10,668</u>	<u>10,668</u>

A standard mortgage debenture is in place incorporating a fixed and floating charge over the assets of the company and a first legal charge held over the freehold property mortgaged.

19 Creditors: amounts falling due after one year

	2020 £	2019 £
Bank loan	<u>214,921</u>	<u>224,714</u>

The above loan is secured by a standard mortgage debenture incorporating a fixed and floating charge over the assets of the company and a first legal charge held over the freehold property mortgaged.

Loan

A mortgage of £262,500 was obtained in the year to 31 March 2017 to assist in the purchase of a new refuge. The mortgage is repayable by monthly instalments with a 20 year payment profile and is charged to interest at 2.6875% above the bank base rate (total interest charged in the year was £7,997 (2019 - £8,057)).

An analysis of the maturity of loan is given below:

	2020 £	2019 £
Amount falling due within one year	(10,668)	(10,668)
Amount falling due in more than 5 years - repayable by instalments	<u>(214,921)</u>	<u>(224,714)</u>
	<u>(225,589)</u>	<u>(235,382)</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

20 Obligations under leases and hire purchase contracts

The total value of future minimum lease payments, payable in the next financial year, is as follows:

	2020 £	2019 £
Within one year	21,000	80,500
In two to five years	35,000	40,500
In over five years	93,998	19,000
	<u>149,998</u>	<u>140,000</u>

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2020 £	2019 £
Land and buildings		
Within one year	21,000	80,500
Between one and five years	125,416	171,416
After five years	601,988	171,000
	<u>748,404</u>	<u>422,916</u>

21 Funds

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Unrestricted funds					
General	2,367,585	2,658,692	(2,191,029)	(313,987)	2,521,261
Designated	1,313,743	-	-	240,000	1,553,743
Total unrestricted funds	<u>3,681,328</u>	<u>2,658,692</u>	<u>(2,191,029)</u>	<u>(73,987)</u>	<u>4,075,004</u>
Restricted funds	-	3,241,570	(3,315,557)	73,987	-
Total funds	<u>3,681,328</u>	<u>5,900,262</u>	<u>(5,506,586)</u>	<u>-</u>	<u>4,075,004</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

	Balance at 1 April 2018 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2019 £
Unrestricted funds					
General	2,134,138	2,751,963	(2,411,061)	(107,455)	2,367,585
Designated	1,190,483	-	-	123,260	1,313,743
Total unrestricted funds	3,324,621	2,751,963	(2,411,061)	15,805	3,681,328
Restricted funds	-	3,193,743	(3,177,938)	(15,805)	-
Total funds	3,324,621	5,945,706	(5,588,999)	-	3,681,328

Designated funds

Within Unrestricted funds:

The Repairs Reserve represents an allocation of general funds to allow for the refurbishing of properties.

Maternity Leave Reserve represents an allocation of general funds to cover costs associated with staff being on maternity leave.

Redundancy Reserve represents a prudent allocation of general funds to allow for any staffing restructure required following a reduction in income.

Capital expenditure reserve represents an allocation of general funds to allow for the purchase of additional property as needed by the charity.

Restricted funds income relates to the operation of the charity's refuges and the provision of support and advice services to the end users. All of the Restricted funds income is expended within the year. Any funds received in the year that relate to the coming year are carried forward as deferred income with a corresponding cash balance/debtor shown in the accounts. General unrestricted funds are used to cover the funding shortfalls by way of a transfer between funds.

The balance transferred to unrestricted funds in the SOFA represents the balance of restricted fund contributions to general costs as agreed with funding bodies.

Designated funds balances are shown below:

	Note	2020 £	2019 £
Maternity leave reserve		53,967	13,967
Staff redundancy reserve		200,000	200,000
Capital expenditure reserve		832,446	832,446
Repairs reserve		467,330	267,330
		<u>1,553,743</u>	<u>1,313,743</u>

Birmingham & Solihull Women's Aid

Notes to the Financial Statements for the Year Ended 31 March 2020 (continued)

22 Analysis of net assets between funds

	Unrestricted funds General £	Total funds £
Tangible fixed assets	1,830,273	1,830,273
Current assets	2,945,720	2,945,720
Current liabilities	(486,068)	(486,068)
Creditors over 1 year	(214,921)	(214,921)
Total net assets	<u>4,075,004</u>	<u>4,075,004</u>

23 Related party transactions

There were no related party transactions in the year.