

Company no. 07607693
Charity no. 1143313

Borderlands (South West) Limited
Report and Unaudited Financial Statements
31 March 2020

Borderlands (South West) Limited

Reference and administrative details

For the year ended 31 March 2020

Company number	07607693	
Charity number	1143313	
Registered office and operational address	The Assisi Centre Lawfords Gate Bristol BS5 0RE	
Trustees	Trustees, who are also directors under company law, who served during the period and up to the date of this report were as follows: Andrew Bent Peter Browne Eileen Emmanuel (Resigned 8 June 2019) John Flannery Mary Hopper Richard McKay Antonio Stavrou Nicholas Tarr Margaret Ulloa (Resigned 8 January 2020) Robert von Hawrylak (Appointed 24 July 2019)	
Bankers	Co-operative Bank PO Box 250 Delf House Southway Skelmersdale WN8 6WT Aldermore Bank Western House Lynch Wood Peterborough PE2 6FZ	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent examiners	Godfrey Wilson Limited Chartered accountants and statutory auditors 5th Floor Mariner House 62 Prince Street Bristol BS1 4QD	

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice - Accounting and Reporting by Charities (effective from January 2015).

Structure, governance and management

Structure

Borderlands (South West) Limited is constituted as a registered charity and company limited by guarantee.

Nature of governing document

The Memorandum and Articles of Association of the Company.

Recruitment and appointment of trustees

New trustees are recruited by invitation from the networks of existing trustees, by recommendation, and occasionally by advertising. Following a detailed selection process approved by the Board, and the appropriate background checks, they are formally appointed after discussion at a meeting of the trustees.

Objectives and activities

Objects and aims

To relieve asylum seekers and refugees in need, hardship and distress by reason of their social and economic circumstances by such charitable means as the trustees shall determine including the advancement of education, relief of poverty and the preservation and protection of good health.

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society.

For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society); and / or sexual exploitation.

To advance the education of the public in the subject of those groups mentioned above with the aim of increasing community cohesion and to inform public policy. For the purpose of this clause, community cohesion is a term to describe how everyone in a geographical area lives alongside each other with mutual understanding and respect.

To promote general charitable purposes for the benefit of the community of Bristol and the surrounding area, and to provide relief from financial hardship and social and/or economic disadvantage and to advance the education of its residents of all ages; and in particular to provide opportunities for the aforementioned residents to participate fully in the life of their community in ways which address and alleviate social and economic disadvantage.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Main activities

Drop-in centre

Our Drop-in is a safe space where asylum seekers and refugees can receive a warm welcome, a hot meal and support to rebuild their lives. It runs at the Assisi Centre in Easton two days a week for 51 weeks per annum. We offer:

- a compassionate welcome and a free hot meal;
- English classes;
- signposting and problem solving, e.g. booking an appointment with a GP or dentist, housing or benefits access, referrals to specialised services, correspondence or questions;
- expert advice from external agencies that attend our Drop-in to deliver their services in a place that our beneficiaries know and feel safe in;
- distribution of food bags and toiletries, which help people to survive from one week to the next;
- health experts such as The Haven (primary healthcare), an osteopath and a masseuse attend regularly to provide support with physical and mental health problems. Other workshops such as Somatic movement classes are also regularly held;
- recreational activities e.g. arts and crafts, table tennis, creative writing, acting, and occasional trips e.g. to the seaside;
- additional creative workshops are also held, often through partnerships such as with The Royal Literary Fund and the Arnolfini; and
- training and support to become volunteers in our charity and others e.g. at Windmill Hill City Farm.

Mentoring project

The project provides asylum seekers and refugees with one-to-one support through creating a safe relationship with a local 'mentor' to support them to achieve an agreed personal goal. Relationships aim to span 6 months, but this may be longer or shorter if needed. As well as practical support, emotional support is also often provided. Mentors meet mentees once a week for an hour of face-to-face contact and are available by phone or social media at agreed times for more support if needed.

The project aims to:

- build the knowledge and confidence of refugees and asylum seekers to access opportunities, systems and services in Bristol that could improve their lives;
- train and support volunteer mentors to provide practical and emotional support to asylum seekers and refugees living in Bristol;
- build the skills and knowledge of local people in Bristol to support refugees and asylum seekers and enhance community capacity, understanding and inclusion; and
- enable refugees to make their own way in life and help them to lead independent, productive, fulfilled lives and have a greater understanding of UK culture.

Mentors and mentees are matched based on the needs (linguistic, practical and/or emotional) of the mentee and the skill set and experience of the mentor (some mentors were refugees and asylum seekers themselves). Volunteers are trained in the personal and practical skills necessary to be an effective mentor for refugees and asylum seekers e.g. improving their English, finding local places of worship, registering with a GP, dealing with culture shock and with fear and uncertainty, opening a bank account and getting a National Insurance number. Borderlands runs follow-on monthly training, information and advice sessions for volunteers and provides them with one-to-one support through team leaders and an 'escalation' service to the Mentoring Project Manager. All volunteer mentors have enhanced DBS checks.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

The Peer Mentoring Project also falls under the Mentoring Project. This consists of a small team of member (beneficiary) mentors (4 to 6). This service looks to provide a friendly welcome and thorough introduction to Borderlands for new members, from a fellow asylum seeker or refugee who has experienced the same process. Support includes:

- a friendly face of an asylum seeker or refugee to welcome new members (beneficiaries);
- registration of new members, often in the member's native language;
- orientation of Borderlands available services; and
- orientation of available services in Bristol.

Cross Bridge House

In 2016 Borderlands acquired a four bedroom house in Stapleton, Bristol. The house was bought with the intention of providing accommodation for refugees. Tenants can live in the house for an initial six month period, with the idea being to provide the stability and security that is necessary to become independent, if that is through finding a job, beginning training or pursuing further education. All tenants are also offered a mentor. If needed and if it seems suitable, the duration of stay in the house can be extended to 12 months.

Legal fund

A designated fund established by the trustees, this provides assistance with legal costs to enable asylum-seekers and refugees to seek justice when public funds are not available.

Destitution fund

A designated fund established by the trustees, this provides small sums to support those in destitution or experiencing a sudden financial emergency.

Travel fund

A designated fund established by the trustees, this provides financial support for members (beneficiaries) to travel to their solicitor and to court cases when needed.

Campaigning and awareness

Borderlands regularly gives talks in schools, colleges, churches and community groups to raise awareness of the issues facing asylum seekers and refugees in the UK, as well as giving TV and radio interviews and participating in national campaigns such as Refugee Week and local events. We seek to counteract the negative stereotyping of asylum seekers and refugees presented in the media, and to present a more factual and informed insight into their lives in Bristol. By challenging prejudice and changing attitudes, we aim to contribute to better integration and improve social cohesion.

Public benefit

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The charity delivers public benefit both directly to users of its activities, listed above, and to the wider public through increased community cohesion and inclusion, and by increasing general awareness and understanding of issues relating to asylum-seekers and refugees.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Achievements and performance

Our beneficiaries

There are an increasing number of asylum seekers and refugees attending our Drop-In: in 2019-20 we welcomed over 604 different people from over 51 countries, 242 of them for the first time. 38.5% of our beneficiaries are female and 61.5% are male, and 78% are aged between 25 and 49. 84.6% of the people we work with are Muslim - many have fled from Al Qaeda, ISIS or Al Shabaab (a militant group in Somalia) in fear for their lives.

We estimate that about 32% of our members are refugees, 39% are asylum seekers and around 8% have had their asylum claims refused and are destitute with no support except from charities. Some asylum seekers attend our Drop-in on a regular basis, and a larger number are in Bristol temporarily before being moved to other cities. Many of our beneficiaries live daily in 'survival mode' and all are impoverished, isolated and excluded from mainstream society.

The majority of our members live in BS5 (Easton & Lawrence Hill), some live in St Paul's (BS2) and Fishponds (BS16), a significant number live further out, such as Knowle (BS4) and Kingswood (South Gloucestershire / BS16). Increasingly asylum seekers are dispersed to areas outside of Bristol, meaning that some of our members now come from towns such as Avonmouth, Weston-Super-Mare and Severn Beach.

Our approach

Borderlands aims to build the resourcefulness, resilience and capacity of asylum seekers and refugees so that they can help themselves and each other through sharing information, non-specialist advice, experiences and friendship. Approximately 39% of our volunteers in the Drop-In are seeking asylum or are former asylum seekers who have gained the right to remain in the UK permanently and can offer appropriate advice and support to more recent arrivals based on their own personal experience.

One of our key principles is that our beneficiaries ('members') have a key role in designing our services based on their own needs and experiences. There are two monthly Members' Forums, a General Forum and a Women's Forum, which all Borderlands members are encouraged to attend and voice any concerns or feedback they may have. The Director of Borderlands facilitates the groups, ensuring that the members voices guide our services to evolve and respond in reaction to emerging needs. Along with other volunteers, member-volunteers take part in quarterly volunteer consultation meetings and weekly morning briefings, which gives them an opportunity to shape the services provided and a sense of ownership and influence. Trustees meetings are attended by an asylum seeker who has been involved with the charity since the early days.

Borderlands works in partnership with a range of other charities and agencies, in particular Bristol Refugee Rights and Bristol Hospitality Network, both of whom have similar charitable aims and run a drop-ins on the week days when Borderlands drop-in is not available.

We work with Bristol City of Sanctuary, a network of council, business, educational and community as well as asylum/refugee organisations and the Bristol Refugee Forum, which brings together all the local agencies working with asylum seekers and refugees, to co-ordinate our services and identify issues and common problems and joint strategies for responding to them.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Outcomes

We aim to achieve the following outcomes for our beneficiaries:

- build the knowledge and confidence of refugees and asylum seekers to access opportunities, systems and services in Bristol that could improve their lives;
- train and support volunteer mentors to provide practical and emotional support to asylum seekers and refugees living in Bristol;
- build the skills and knowledge of local people in Bristol to support refugees and asylum seekers and enhance community capacity, understanding and inclusion; and
- enable refugees to make their own way in life and help them to lead independent, productive, fulfilled lives and have a greater understanding of UK culture.

Our impact

Borderlands regularly carries out monitoring and evaluation of our service delivery. The results are analysed and then reviewed by the staff, Members' Forum and Board of Trustees to inform our future service. The evaluation methods we use include:

- registration forms to identify the needs of new service users;
- volunteer consultation meetings and weekly morning briefings;
- a monthly Members' Forum and Women's Member's Forum;
- an annual survey of our beneficiaries; and
- the Mentoring Project has its own feedback forms, and this information is compiled into evaluation reports.

Drop-in

The feedback we receive demonstrates that our Drop-In service has a huge impact on the lives of asylum seekers and refugees, from providing a safe space where they feel welcome, to helping them through the asylum application process, learn English, volunteer with other charities, secure local jobs, find somewhere to live, and get signposting to much needed legal advice.

Over 604 asylum seekers and refugees benefited from our Drop-in service from April 2019 to March 2020. Over this period we provided 352 English classes and 958 food bags, supported 114 individuals with our Destitution Fund, and funded 41 journeys to Home Office interviews with our Travel Fund. We also delivered 234 'signposting meetings', where trained volunteers spoke one-on-one with a service user and worked towards resolving their problem. Actions taken included making phone calls to landlords, healthcare providers etc., sometimes for refugees who are not proficient in English, money granted from our destitution fund, referrals to other organisations, and information about services available in Bristol.

"I have met a lot of people and I've become good friends with them and I enjoy coming to Borderlands, meeting new people and socialising. Borderlands is a place for people who are lonely and they don't know anyone and have nowhere to go for socialising." S, Member (beneficiary)

"Borderlands is very important to me. Borderlands is my school. For now, I didn't start college. Before I came here, I didn't speak or write English. I learn English here. I learn speaking and writing here. I meet friends here. I have good connection for everyone at Borderlands. When I came to Borderlands I relax. Best thing is having lunch together. We have good English teacher, they give time to explain everything. Today, I am very happy." Anonymous, member (beneficiary).

"It's like a family, home. It's always nice to be introduced to other people and to learn about their culture...finding out which things they have that's different and what's the same. I think that's how friendships start." F, Borderlands member (beneficiary) and volunteer.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

“At Borderlands we feel supported. We...have someone to talk to if we have a problem and people working here are really welcoming - they make us feel safe and not worried.” J, Borderlands member (beneficiary) and volunteer.

Mentoring Project

Through extensive outreach to partner organisations, the Mentoring Project now receives referrals from many partner organisations, such as Bristol Refugee Rights, Bristol Hospitality Network, Red Cross, medical and wellbeing practices such as Womankind, the Haven and other GPs, social services and solicitors and law firms. The mentees include asylum seekers, refugees, partners of refugees who arrived through family reunion, unaccompanied asylum seeking children (16 years old and over), single mothers and pregnant women, including trafficked women and Syrian refugees as part of the resettlement program.

280 refugees and asylum seekers have taken part in our Mentoring Project to date, and they have all reported improvements to their lives. This includes 46 over the period of 2019-20.

Partnerships are intended to last for 6 months, with an extension if it is deemed this would be appropriate and of benefit to the mentee. In 2019-20 almost all partnerships lasted longer than 6 months. This was primarily due to delays or adjournments in asylum court hearings and delays in refugees receiving their Biometric Residence Permits, with knock effects on setting up universal credit accounts.

The topics covered in sessions in 2019-20 included emotional support before and after asylum court hearings, support in applying for City of Sanctuary scholarship, accessing certificated courses and looking for new volunteering opportunities, improving job interview skills and attending yoga sessions with mentee.

Below are some examples of how the mentoring project has helped participants:

- Dominique mentored J. for 6 months. Throughout this time J. improved his interview skills and Dominique assisted him with job applications and CV writing. After 5 months J. got a job at Starbucks and is now living in London doing an internship with a finance company;
- Natalie mentored a member (beneficiary) of Cross Bridge House, N. The goal was to support N. in becoming a taxi driver in Bristol. N. and they went through the complicated application and registration process together, applied for N.'s DBS and now N. is a registered taxi driver with the taxi company Uber;
- Sophie is helping S. to become confident enough to navigate the train system and overcome her fear of travelling alone. S. is now taking the train by herself to attend appointments with her solicitor in Newport;
- Sophia helped S. increasing her confidence in making phone calls and attending meetings by herself. Now S. has a place in college, feels strong enough to make phone calls by herself and to attend meetings with the city council without the mentor's support; and
- Andrew supported S. with different aspects of S.' life. Through the mentoring project, S. got a part time job he enjoyed, found a house and passed his theory test.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Feedback from asylum seeker and refugee mentees:

"I feel more confident now in speaking English, I have started school and my friends have noticed an improvement in my English! I'm very happy. I have also started volunteering in a cafe in town thanks to Alex's help." (Phim, mentee)

"I received help with English practice and support through the asylum process and age dispute claim. I feel that I have achieved so much. Jess has helped me through the asylum process, helped with housing and college. Everything is very positive! It is very good to have someone there who is by your side and helping you. Thank you so much to Borderlands for everything." (Luwam, Eritrea)

Volunteer mentors also report positive outcomes for themselves from participating in the project:

"It was a pleasure to work with Mohamed. I enjoyed planning the sessions with the help of appropriate language materials and I always gave a paper copy to Mohamed. I also learned a lot about Sudan and Darfur in particular and Mohamed introduced me to his favourite author (Abdel Aziz Baraka Sakin) which I read (in English)." (Dominique, mentor)

"The programme itself is very well run and I felt very supported by Borderlands throughout, attending regular training and meetup sessions and having the chance to share ideas and stories with other mentors." (Phoebe, mentor)

In an anonymous survey to our partnership organisations, the following feedback was given:

"Massive benefits to refugee families arriving in the UK who are extremely vulnerable and feel isolated. The mentors provide reassurance, friendship and additional support to other agencies."

"As a counsellor I am unable to go to meetings with clients. It is so helpful to clients to have someone on their side with complex and vitally important meetings about benefits, accommodation, work placements etc. It is also really helpful that the therapeutic boundaries are different and that asylum seekers and refugees are able to feel that a Borderlands Mentor has more flexibility to help them as a friend and mentor."

"In our situation, i.e. when someone is already being supported by Unseen, but we know that the support will end, it's a really nice back up - we know that there will be someone looking out for them besides just us."

"This is a fantastic service and it has helped the very vulnerable, socially excluded persons in Bristol."

"Every vulnerable *person* needs a service like yours."

The mentoring project has been extremely successful in meeting its aims and objectives, reducing social isolation and encouraging integration and inclusion of refugees and asylum seekers in Bristol. The continuation of the project will make use of this valuable resource of trained mentors as well as continue to offer support vital to the wellbeing of asylum seekers and refugees in Bristol.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Cross Bridge House

Crossbridge house has had a total of twelve refugees live in the house from when it first opened to tenants in June 2017. This project financially helps refugees through the early days of renting, when they have not yet opened a bank account, or received an NI number. Unlike most private landlords, there is no deposit charged for the rooms. Furthermore, if benefits do not come in on time, the tenants are not penalised and Borderlands will cover the shortfall if the benefits are not backdated.

Every tenant is also offered a mentor. Mentors can help tenants to access any housing benefit they are entitled to if they do not have work, to ensure that they can pay the rent.

In providing a safe home, the tenants have reported feeling more relaxed and secure, and so can focus on working towards an independent and self-sufficient future in the UK.

Below are some positive examples of how providing a stable room in Cross Bridge House have helped tenants:

- J was successfully granted a university placement in Winchester;
- J secured an internship in London and has moved on to work there;
- A qualified as a taxi driver, opening up his career path in the UK;
- N started a taxi business, purchased a car and saved a deposit in order to move on to new rented accommodation; and
- S, who was previously street homeless, has been granted contact with his daughter now that he has a stable home.

Quotes from some of the tenants who have moved on:

"Being in the house has really helped me as I was homeless. Thanks to Borderlands I was offered a room in the house and to be part of the nice community there. Since I have been in the house I have been able to get my taxi business going and it is going very, very well. I have saved money and will use it to pay the deposit to rent a flat. I am looking for one now." N. B.

"Cross Bridge house helped me to focus on getting on with life. This was further aided by the support from Borderlands charity (staff and volunteers) who were always ready to help. It was a pleasure to get to know my housemates as well in this time." J. M.

"While I was going through my asylum process, I was fortunate to live with wonderful individuals from whom I grasped a bit of the British culture and lifestyle. Moving in to Cross Bridge House increased my self-confidence and for the first-time in a very long time, I felt like finally I was spreading my wings and only had the sky as the limit. For instance, mowing the grass in the front garden made me feel like an ordinary person, just like my neighbours. More importantly, the little community we formed on the "Bridge" was simply outstanding. Despite, our different backgrounds, we mingled harmoniously and held each other's backs, whether that was for domestic tasks, job hunting, medical appointments or just listening compassionately to someone else's hardship. The best thing was probably sharing foods from all horizons with other mates. When you jump from one plate to another and a savoury explosion is taking place in your mouth, you are reminded of your humanity." Y. P.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Achievements

Borderlands has grown in both reach and scope since the charity was formed in 2011. Between April 2019 and March 2020 our Drop-In helped over 604 refugees and asylum seekers. Over the last eight years we have:

- helped reduce poverty and social isolation and improved mental health and wellbeing through our Drop-In for 986 refugees and asylum seekers, helping them to feel part of their communities;
- provided one-to-one emotional and practical support for 210 asylum seekers and refugees through our Mentoring Project;
- started a Peer Mentoring Project to support new members (beneficiaries) to integrate into the Borderlands community;
- have offered classes and workshops in maths, computer skills, arts and crafts, creative writing and acting;
- begun a housing project for new refugees, which has so far provided a home for eight people. This accommodation provides a place of security for the short to medium term, helping to ease the transition from dependency on the Home Office to independent living, and employment or study;
- expanded our team of volunteers in the Drop-In, with 39% being member (beneficiary) volunteers in 2018-19, promoting community integration and reducing social exclusion;
- increased our partnership working with other local organisations including Bristol Refugee Rights, the Asylum Support Project, Bristol Hospitality Network, the Red Cross, Crisis Centre Ministries, Ashley Community Housing, Up Our Street, Aid Box Community, Prince's Trust, CHAS, Refugee Women of Bristol, and the Haven; and
- given our beneficiaries the opportunity to showcase their artwork and photography, and for local people to learn more about the lived experience of refugees and asylum seekers in Bristol with our 'Rise' exhibition in 2016. Alongside the exhibition a series of events were held including a world music night, a film screening, and a launch opened by the Mayor.

Financial review

Whilst our income has reduced by just over £50,000 on last year, expenditure has increased by over £5,000. Borderlands has continued to receive healthy support in the form of individual and corporate donations as well as grants from the public sector, trusts and grant bodies.

The income of the charity is depended on donations and these continue to be received from a loyal group of individual donors and one-off donations.

The income from grants and trusts is also significant and great care is taken to foster relations with previous and current funders and in developing new sources of funding.

Covid-19 Response

At the end of March 2020, the extent and severity of the Covid-19 pandemic had become apparent. The trustees acted quickly to ensure that the staff and members were protected by ceasing face to face services and the staff worked from home. After consultation it was agreed with the local authorities that Borderlands was an 'essential service' and so after a thorough risk assessment quickly re-opened to provide once a week a cooked take away meal and food parcels to members as well as making destitution payments. The mentoring support continued on the telephone and via social media.

The trustees have considered the impact that the COVID-19 pandemic will have on the charity's current and future financial position. The expected implications are:

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

- **Reduction in individual donations:** It is anticipated that there will be a severe recession following the lock down and the board are concerned that individual donations could potentially decline as people lose their jobs or have to support family members in financial difficulties. Also, donors who rely on their investments for income may see these decline and therefore no longer be able to donate.
- **Reduction in grants and trust funds:** The trustees are concerned that funding from grant bodies and trusts will be affected by their reducing staff or furloughing staff which will mean that applications are closed or slowed down. It is also assumed that their income will come from invested funds and this could have an impact on the level of funding they are able to offer.
- **Staffing levels:** With the need to close the services provided by the charity at the start of the lock down and then only being able to partially open due to social distancing restrictions the trustees are monitoring staffing levels closely. Given the current level of service we can offer our members the current level of staffing is not required.

The charity is taking the following steps to mitigate the threats that COVID-19 may pose to the organisation:

- **Income:** Trustees with grant funding skills and contacts are now working to increase the number of applications made and research the available grants. Specific grants have become available to support charities through the pandemic. The un-furloughed staff have diverted their focus to grant funding and keeping in contact with individual donors.
- **Expenditure:** A freeze has been put on all expenditure unless absolutely necessary for the foreseeable future.
- **Staffing:** Staffing levels are monitored each month by the trustees. Three members of staff have been furloughed and will remain so until the end of October when the government initiative ends. The trustees are monitoring as to whether a full service for the members will be able to open in 2020. As at mid August it appears unlikely that this will happen this year. The trustees are therefore reviewing the staffing levels and will consider redundancies if required.

The trustees consider that the charity will continue as a going concern for a period of at least 12 months from the date on which these financial statements are approved for the following reasons:

- **Reserves:** The charity holds reserves of over £90,000 which will be used to support cashflow if required.
- **Measures put in place by the trustees:** The trustees, as outlined above, have put in place measures for the maximising of income and control of costs, particularly staffing costs. The measures will be monitored each month throughout the next financial year and beyond.

The trustees therefore consider it appropriate to adopt the going concern basis for the preparation of the accounts, as detailed in note 1(b) to the financial statements.

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Policy on reserves

General reserves

In respect of the Charity Commission's guidance on charity reserves and the need to create resilience in order to meet unforeseen financial difficulties, the trustees have established a General Reserves Policy which protects our operations and essential services from the potential risk of disruption at short notice due to a lack of funds, while at the same time ensuring that Borderlands does not retain income for longer than required. The Reserves Policy also provides parameters for future strategic planning and contributes towards decision-making. It determines an appropriate target level for general reserves, taking into account the following factors:

- the operating expenses of the charity and maintenance of essential services in the event of a downturn in income and/or unforeseen increases in costs; and
- the costs of closure or wind-down of the core operations of the charity.

This approach provides a target base level of general reserves of £90,000. The basis of determining the target reserves level is kept under periodic review and will be adjusted as perceptions of risk and other factors change.

General reserves are not restricted to or designated for a particular purpose.

The £90,000 target base level of general reserves is represented by a portion of net current assets and is equivalent to approximately four and a half months' expenditure at budgeted 2019-20 levels which the trustees feel is an appropriate general reserves level for Borderlands. Net current assets held at 31 March 2020 that are in excess of the £90,000 target base general reserve level represent funding towards the charity's ongoing activities in the year ahead.

Designated and restricted funds

The trustees designate funds throughout the year from our unrestricted income to be used for the operation of the Legal and Destitution funds. These were fully spent at the year end. Subject to continued funding, this work has become an important aspect of the charity's service delivery.

Restricted funds are held separately within the charity's financial accounts and are spent within the time-frame indicated by the donor which may cover more than one financial year.

Principal funding sources

During the period under review, Borderlands continued to receive funding from a wide range of sources. Principal among these are individual giving, both regular and one-off, faith groups and community organisations, and charitable trusts and funds. The Drop-In's main funders continue to be Bristol City Council and the People's Health Trust. The Mentoring Project has received funding from various smaller funding bodies, including the John James Foundation.

Investment policy and objectives

All funds are held in the bank current accounts and are immediately available.

Statement of responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Borderlands (South West) Limited

Report of the trustees

For the year ended 31 March 2020

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and statements of recommended practice 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 charity will continue in operation.

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

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

Members of the charitable company guarantee to contribute an amount not exceeding £10 to the assets of the charity in the event of winding up. The trustees are company members but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Independent examiners

Godfrey Wilson Limited were re-appointed as independent examiners to the charitable company during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on 28 October 2020 and signed on their behalf by



Richard McKay

Independent examiner's report

To the trustees of

Borderlands (South West) Limited

I report to the trustees on my examination of the accounts of Borderlands (South West) Limited (the charitable company) for the year ended 31 March 2020, which are set out on pages 15 to 30.

Responsibilities and basis of report

As the trustees of the charitable 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').

Having satisfied myself that the accounts of the charitable 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 the charitable company'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 statement

Godfrey Wilson Limited also provides payroll services to the charitable company. I confirm that as a member of the ICAEW I am subject to the FRC's Revised Ethical Standard 2016, which I have applied with respect to this engagement.

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

- (1) accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- (2) the accounts do not accord with those records; or
- (3) 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
- (4) 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Date: 10 NOVEMBER 2020

Alison Godfrey FCA

Member of the ICAEW

For and on behalf of:

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Borderlands (South West) Limited

Statement of financial activities *(incorporating an income and expenditure account)*

For the year ended 31 March 2020

	Note	Restricted £	Unrestricted £	2020 Total £	2019 Total £
Income from:					
Donations and legacies	3	54,764	80,821	135,585	184,726
Charitable activities	4	-	5,787	5,787	6,840
Other trading activities		-	130	130	407
Investments		-	8	8	87
Total income		<u>54,764</u>	<u>86,746</u>	<u>141,510</u>	<u>192,060</u>
Expenditure on:					
Raising funds		-	22,311	22,311	1,080
Charitable activities		<u>122,593</u>	<u>67,945</u>	<u>190,538</u>	<u>206,241</u>
Total expenditure	5	<u>122,593</u>	<u>90,256</u>	<u>212,849</u>	<u>207,321</u>
Net income / (expenditure)		(67,829)	(3,510)	(71,339)	(15,261)
Transfers between funds		<u>33,049</u>	<u>(33,049)</u>	<u>-</u>	<u>-</u>
Net movement in funds	6	(34,780)	(36,559)	(71,339)	(15,261)
Reconciliation of funds:					
Total funds brought forward		<u>66,785</u>	<u>206,953</u>	<u>273,738</u>	<u>288,999</u>
Total funds carried forward		<u><u>32,005</u></u>	<u><u>170,394</u></u>	<u><u>202,399</u></u>	<u><u>273,738</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 14 to the accounts.

Borderlands (South West) Limited**Balance sheet****As at 31 March 2020**

	Note	£	2020 £	2019 £
Fixed assets				
Tangible assets	9		<u>220,381</u>	<u>225,203</u>
Current assets				
Debtors	10	10,071		8,136
Cash at bank and in hand		<u>147,257</u>		<u>243,056</u>
		157,328		251,192
Liabilities				
Creditors: amounts falling due within 1 year	11	<u>(31,560)</u>		<u>(33,907)</u>
Net current assets			<u>125,768</u>	<u>217,285</u>
Total assets less current liabilities			346,149	442,488
Creditors: amounts falling due after more than 1 year	12		<u>(143,750)</u>	<u>(168,750)</u>
Net assets	13		<u>202,399</u>	<u>273,738</u>
Funds	14			
Restricted funds			32,005	66,785
Unrestricted funds				
Designated funds			-	28,727
General funds			<u>170,394</u>	<u>178,226</u>
Total charity funds			<u>202,399</u>	<u>273,738</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the period by virtue of section 477(2), and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the Company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 28 October 2020 and signed on their behalf by



Richard McKay

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in 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) and the Companies Act 2006.

Borderlands (South West) Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern. However, the COVID-19 pandemic has had a profound impact on the global economy, and has in turn affected the charity. The trustees have considered the impact of this issue on the charitable company's current and future financial position. The charity holds unrestricted, general reserves of £170,394 and a cash balance of £147,257. The trustees have taken measures to reduce costs and have taken advantage of the Job Retention Scheme and other financial support. The trustees therefore consider that the charity is a going concern for a period of at least 12 months from the date on which these financial statements are approved.

c) Income

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

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

d) Interest receivable

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

e) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

f) Expenditure and irrecoverable VAT

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

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

g) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated in full to the cost of charitable activities this year, on the basis that the charity has not expended any significant resources towards fundraising this year, outside of the staff time already allocated.

h) Tangible fixed assets

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Freehold property	50 years
Furniture and equipment	4 years

Items of equipment are capitalised where the purchase price exceeds £100.

i) Debtors

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

j) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors

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

l) Concessionary loans

The charitable company is in receipt of concessionary loans for furtherance of their charitable activities. Concessionary loans are recognised when the commitment is entered into and the relevant loan documentation has been completed. The loans are initially recognised and measured at the amount received, with the carrying amount adjusted in subsequent years to reflect repayments and if necessary any accrued interest.

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

m) Financial instruments

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

n) Pension costs

The company operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

o) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described below.

Depreciation

As described in note 1h to the financial statements, depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life.

Borderlands (South West) Limited**Notes to the financial statements****For the year ended 31 March 2020**

2. Statement of financial activities: prior period comparatives

	Restricted £	Unrestricted £	2019 Total £
Income from:			
Donations and legacies	80,583	104,143	184,726
Charitable activities	-	6,840	6,840
Other trading activities	-	407	407
Investments	-	87	87
	<u>80,583</u>	<u>111,477</u>	<u>192,060</u>
Total income			
Expenditure on:			
Raising funds	-	1,080	1,080
Charitable activities	104,763	101,478	206,241
	<u>104,763</u>	<u>102,558</u>	<u>207,321</u>
Total expenditure			
Net income / (expenditure)	(24,180)	8,919	(15,261)
Transfers between funds	26,472	(26,472)	-
Net movement in funds	<u>2,292</u>	<u>(17,553)</u>	<u>(15,261)</u>

Borderlands (South West) Limited**Notes to the financial statements****For the year ended 31 March 2020**

3. Income from donations and legacies

	Restricted £	Unrestricted £	2020 Total £
Companies and trusts	49,907	-	49,907
Individuals	4,857	72,149	77,006
Gift aid	-	8,672	8,672
	<u>54,764</u>	<u>80,821</u>	<u>135,585</u>

Total income from donations and legacies**Prior period comparative:**

	Restricted £	Unrestricted £	2019 Total £
Companies and trusts	73,995	-	73,995
Individuals	6,588	99,101	105,689
Gift aid	-	5,042	5,042
	<u>80,583</u>	<u>104,143</u>	<u>184,726</u>

Total income from donations and legacies**4. Income from charitable activities**

	2020 Total £	2019 Total £
Rental income	<u>5,787</u>	<u>6,840</u>

All income from charitable activities is unrestricted.

Borderlands (South West) Limited**Notes to the financial statements****For the year ended 31 March 2020****5. Total expenditure**

	Raising funds £	Charitable activities £	Support and governance costs £	2020 Total £
Staff costs (note 7)	18,111	59,921	37,320	115,352
Other staff costs	-	-	1,170	1,170
Destitution payments	-	26,345	-	26,345
Drop-in costs	-	11,956	-	11,956
Mentoring consultancy	-	3,490	-	3,490
Meetings and travel	-	-	786	786
Premises costs	-	4,992	11,371	16,363
Insurance	-	-	1,519	1,519
Advertising	-	-	190	190
Accountancy	-	-	3,138	3,138
Consultancy	4,200	-	72	4,272
Legal expenses	-	10,987	-	10,987
Admin costs	-	2,753	9,706	12,459
Depreciation	-	-	4,822	4,822
Sub-total	22,311	120,444	70,094	212,849
Allocation of support and governance costs	-	70,094	(70,094)	-
Total expenditure	22,311	190,538	-	212,849

Total governance costs were £1,530 (2019: £1,500).

Borderlands (South West) Limited**Notes to the financial statements****For the year ended 31 March 2020****5. Total expenditure (continued)****Prior year comparative**

	Raising funds £	Charitable activities £	Support and governance costs £	2019 Total £
Staff costs (note 7)	-	66,213	34,094	100,307
Other staff costs	-	2,545	-	2,545
Destitution payments	-	21,078	-	21,078
Drop-in costs	-	17,874	-	17,874
Mentoring consultancy	-	229	-	229
Meetings and travel	-	-	715	715
Premises costs	-	5,976	14,270	20,246
Insurance	-	-	1,739	1,739
Advertising	-	-	3,733	3,733
Accountancy	-	-	4,172	4,172
Consultancy	1,080	-	737	1,817
Legal expenses	-	17,588	-	17,588
Admin costs	-	2,354	6,906	9,260
Depreciation	-	-	6,018	6,018
Sub-total	1,080	133,857	72,384	207,321
Allocation of support and governance costs	-	72,384	(72,384)	-
Total expenditure	1,080	206,241	-	207,321

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

6. Net movement in funds

This is stated after charging:

	2020 £	2019 £
Depreciation	4,822	6,018
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	292	19
Independent examiner's remuneration		
▪ Independent examination (including VAT)	<u>1,530</u>	<u>1,500</u>

7. Staff costs and numbers

Staff costs were as follows:

	2020 £	2019 £
Salaries and wages	106,817	94,694
Social security costs	5,275	4,332
Pension costs	<u>3,260</u>	<u>1,281</u>
	<u>115,352</u>	<u>100,307</u>

No employee earned more than £60,000 during the year.

The key management personnel of the charitable company comprised the Trustees and Director. The total employee benefits of the key management personnel were £32,349 (2019: £30,155).

	2020 No.	2019 No.
Average head count	<u>6</u>	<u>5</u>

8. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

9. Tangible fixed assets

	Freehold property £	Furniture & equipment £	Total £
Cost			
At 1 April 2019	238,500	5,252	243,752
Additions in year	-	-	-
At 31 March 2020	<u>238,500</u>	<u>5,252</u>	<u>243,752</u>
Depreciation			
At 1 April 2019	14,310	4,239	18,549
Charge for the year	<u>4,770</u>	<u>52</u>	<u>4,822</u>
At 31 March 2020	<u>19,080</u>	<u>4,291</u>	<u>23,371</u>
Net book value			
At 31 March 2020	<u>219,420</u>	<u>961</u>	<u>220,381</u>
At 31 March 2019	<u>224,190</u>	<u>1,013</u>	<u>225,203</u>

10. Debtors

	2020 £	2019 £
Trade debtors	400	306
Prepayments	999	1,119
Other debtors	<u>8,672</u>	<u>6,711</u>
	<u>10,071</u>	<u>8,136</u>

11. Creditors : amounts due within 1 year

	2020 £	2019 £
Loans	25,000	25,000
Trade creditors	1,115	490
Accruals	3,482	6,606
Other taxation and social security	1,435	1,811
Pensions payable	<u>528</u>	<u>-</u>
	<u>31,560</u>	<u>33,907</u>

Borderlands (South West) Limited**Notes to the financial statements****For the year ended 31 March 2020**

12. Creditors : amounts due after 1 year

	2020	2019
	£	£
Loans	<u>143,750</u>	<u>168,750</u>

The loan is a 10 year loan from a Trustee for purchase of a residential property, secured by a legal mortgage over the property. The loan commenced in 2017 and is repayable at £25,000 per annum. No interest is charged.

13. Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
Tangible fixed assets	-	220,381	220,381
Current assets	32,005	125,323	157,328
Current liabilities	-	(31,560)	(31,560)
Non-current liabilities	-	(143,750)	(143,750)
Net assets at 31 March 2020	<u>32,005</u>	<u>170,394</u>	<u>202,399</u>

Prior period comparatives

	Restricted funds £	Unrestricted funds £	Total funds £
Tangible fixed assets	-	225,203	225,203
Current assets	66,785	184,407	251,192
Current liabilities	-	(33,907)	(33,907)
Non-current liabilities	-	(168,750)	(168,750)
Net assets at 31 March 2019	<u>66,785</u>	<u>206,953</u>	<u>273,738</u>

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

14. Movements in funds

	At 1 April 2019 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2020 £
Restricted funds					
Directors salary	2,922	-	(2,922)	-	-
Drop-in fund	-	29,072	(80,990)	51,918	-
Future Project fund	7,500	-	-	-	7,500
Mentoring Project fund	55,809	19,000	(36,940)	(18,869)	19,000
Other funds	554	-	(554)	-	-
Beach Trip	-	4,159	(1,187)	-	2,972
Covid-19	-	2,533	-	-	2,533
Total restricted funds	66,785	54,764	(122,593)	33,049	32,005
Unrestricted funds					
<i>Designated funds:</i>					
Destitution and emergency fund	-	-	(8,430)	8,430	-
House fund	28,727	5,787	(11,645)	(22,869)	-
Legal fund	-	3,678	(11,572)	7,894	-
<i>Total designated funds</i>	<i>28,727</i>	<i>9,465</i>	<i>(31,647)</i>	<i>(6,545)</i>	<i>-</i>
General funds	178,226	77,281	(58,609)	(26,504)	170,394
Total unrestricted funds	206,953	86,746	(90,256)	(33,049)	170,394
Total funds	273,738	141,510	(212,849)	-	202,399

Purposes of restricted funds

Directors salary	Grant from Newby Trust to be used towards the directors salary costs.
Drop-in fund	Restricted Drop-In funds comprise funding provided by Bristol City Council alongside funding provided by The People's Health Trust and Quartet Community Foundation (New Beginnings Fund), in order to support, welcome and integrate refugees and asylum seekers into the local community.
Future Project fund	This is a restricted donation fund made to enable the charity to pursue a specific project, as and when one is identified and is approved by the donor.

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

14. Movements in funds (continued)

Mentoring Project fund	The Mentoring Project has been funded through the following trusts: John James Bristol Foundation; The 29th May 1961 Charitable Trust; The Charles Plater Trust; and also a couple of smaller donations. Funds must be used exclusively to support the Mentoring Project.
Other funds	An individual donation specifically restricted to the Pride without Borders group.
Beach Trip fund	This is supported by a private restricted donation so that Borderlands can offer an annual trip to members to the beach and give them an opportunity to get outside of Bristol and enjoy nature. It's an opportunity to build relationships and support wellbeing.
Covid-19 fund	This fund is supported by emergency grants for Covid-19 and funds response projects to the Covid-19 Crisis; providing weekly hot meals and food parcels to over 120 members a week by collection and delivery and providing weekly solidarity calls to over 70 of the most vulnerable members to check on welfare, provide latest government/NHS advice and refer to practical support if needed. It is also used to support members with digital inclusion by providing IT equipment, data and credit where necessary to reduce digital exclusion during the crisis.

Purposes of designated funds

Destitution and emergency fund	Provides limited financial support to asylum seekers, refugees and those faced with immigration issues suffering hardship and destitution, and to people in the local area who are faced with a sudden crisis in their lives which impacts on their already precarious financial situation.
Legal fund	Provides payment for the provision of legal services to asylum seekers, refugees and those with immigration issues in circumstances where Legal Aid has been exhausted, refused or is not available.
House fund	Includes donations designated for the management, maintenance, and general running costs of Borderlands' Cross Bridge House, which provides limited-term accommodation to asylum-seekers who have recently received refugee status. This fund also holds monies designated by the trustees to cover unexpected eventualities such as major repairs.

Transfers between funds

Transfer between funds for the Drop-in fund represent a contribution to the project from the charity's unrestricted general reserves.

The transfer out of the Mentoring Project fund represents a correction of expenditure taken from general funds.

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

14. Movements in funds (continued)

Prior period comparatives

	At 6 April 2018 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2019 £
Restricted funds					
Directors salary	-	10,000	(7,078)	-	2,922
Drop-in fund	10,944	33,924	(71,340)	26,472	-
Future Project fund	7,500	-	-	-	7,500
Mentoring Project fund	45,495	36,659	(26,345)	-	55,809
Other funds	554	-	-	-	554
	<u>64,493</u>	<u>80,583</u>	<u>(104,763)</u>	<u>26,472</u>	<u>66,785</u>
Total restricted funds					
Unrestricted funds					
<i>Designated funds:</i>					
Destitution and emergency fund	-	500	(7,707)	7,207	-
House fund	17,791	25,590	(14,654)	-	28,727
Legal fund	-	4,548	(11,178)	6,630	-
	<u>17,791</u>	<u>30,638</u>	<u>(33,539)</u>	<u>13,837</u>	<u>28,727</u>
<i>Total designated funds</i>					
General funds	<u>206,715</u>	<u>80,839</u>	<u>(69,019)</u>	<u>(40,309)</u>	<u>178,226</u>
Total unrestricted funds	<u>224,506</u>	<u>111,477</u>	<u>(102,558)</u>	<u>(26,472)</u>	<u>206,953</u>
Total funds	<u>288,999</u>	<u>192,060</u>	<u>(207,321)</u>	<u>-</u>	<u>273,738</u>

Borderlands (South West) Limited

Notes to the financial statements

For the year ended 31 March 2020

15. Related party transactions

The total aggregate donations from trustees during the year were £25,000 (2019: £19,650).

Included within the charity's creditors at the year end is a 10 year loan from a Trustee for the purchase of a residential property, secured by a legal mortgage over the property. The loan commenced in 2017 and is repayable at £25,000 per annum. No interest is charged on the loan. The balance outstanding on the loan at the year end is £168,750 (2019: £193,750).