



Berkshire Women's Aid  
(Limited by Guarantee)  
Report & Financial Statements  
31 March 2022

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

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## Berkshire Women's Aid Charity Information

**Company number** 03081670

**Charity number** 1050484

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

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

M Rice-Jones	Chairperson
D Hunt	
J Cooper	
P Spinks	
K Baddeley	
F Jones	
J Harrington	(resigned 31 May 2022)
A Hawkins	(resigned 1 December 2021)
E O'Kerry	
M Beddall	
B Moses-Mulrooney	

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

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

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

### **Solicitors**

Field Seymour Parkes  
1 London Street  
Reading  
RG1 4PN

Dexter Montague  
105 Oxford Road  
Reading  
RG1 7UD

### **Auditor**

Edwin Smith  
32 Queens Road  
Reading  
RG1 4AU

## **Berkshire Women's Aid (BWA) Trustees' Report**

### **Year ended 31 March 2022**

The Trustees and Senior Management Team present their report and the audited financial statements for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

Reference and administrative information set out on pages 3 & 4 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the memorandum and articles of association and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

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

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

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

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

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

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

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

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

Berkshire Women's Aid (BWA) is a member of the Women's Aid Federation of England (WAFE)

# **Berkshire Women's Aid (BWA) Trustees' Report (continued)**

## **Year ended 31 March 2022**

### **Induction and Training for Trustees**

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

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

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

Compulsory training also includes safeguarding (adult and children) and equality and diversity. Additional training is offered to the board throughout the year.

### **Remuneration**

Currently, the key management personnel team consists of three staff including, the Chief Executive, Finance Manager and Service Development Manager. The combined annual salaries including pensions and benefits of these key personnel is £136,262. Individual's salaries are reviewed after each appraisal annually, although the Charity cannot guarantee an annual review and this is based on available funding and operational performance.

### **Staffing**

The BWA staff team is made up of 27 full time and 16 part time members of staff. We currently have 10 regular volunteers with further volunteers in training. Additionally 2 to 3 times per year teams of 10 to 15 volunteers help with specific projects such as clearing gardens and painting & decorating in refuges.

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

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

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

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

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

## **Berkshire Women's Aid (BWA) Trustees' Report (continued)**

### **Year ended 31 March 2022**

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

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

For 2021/2022 the Board's key objectives included:

- Continue to adapt and manage the impact of COVID-19 on services including the increased number of referrals and the impact of the pandemic on fundraising and income streams.
- Review the learning and changes needing to be made to service planning and delivery as a result of the pandemic.
- Achieve fundraising targets £140k
- Continue to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse in the Domestic Abuse Bill.
- To respond to tenders for services in BWA service areas
- Engage and collaborate with local authorities to deliver their needs assessments and strategy reviews under the new legislation.
- Review BWA's accommodation portfolio to meet the changing needs of survivors and the local authority duties under the new Domestic Abuse legislation.
- Work towards applying for Safelives Accreditation for our Outreach/IDVA services
- Work towards applying for Respect Accreditation for our Family Choices Programme
- Continue to invest in the training and development of the BWA staff team

This has continued to be an incredibly challenging year for our sector as we have adapted our risk based services to be able to safeguard survivors and their families as the nation recovers from pandemic conditions and meets the challenge of further variants impacting on service delivery and staffing.

#### **Vision**

BWA is a charity that breaks the cycle of domestic abuse, today and for future generations.

#### **Mission**

We work with survivors to find immediate routes to safety to recover and rebuild.

We are part of a community tackling the impact of domestic abuse.

# **Berkshire Women's Aid**

## **Trustees' Report (continued)**

### **Year ended 31 March 2022**

#### **Values**

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

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

#### **Achievements and Performance**

The need for BWA's services is as great as ever.

The following outcomes were delivered in 2021/2022 with key achievements set out on page 15:

#### **Outcomes**

- Outreach services supported 687 new clients
- Children's services received referrals for 146 children
- BWA received 738 referrals for refuge accommodation and accommodated 60 women and 49 children
- Received 4685 calls to the helpline
- Family Choices received 51 new referrals
- 127 clients attended BWA Choices Programmes
- 464 professionals attended various BWA Domestic Abuse Training events
- We supported 46 women in the Vulnerable Women's service and 85 in the Complex Needs group
- We supported 44 men and 25 LGBT+ victims and believe that supporting all victims of domestic abuse not just women and children is a vital part of our services.



# **Berkshire Women's Aid**

## **Trustees' Report (continued)**

### **Year ended 31 March 2022**

#### **BWA Helpline**

The BWA Helpline offers information, signposting and support to a wide range of callers including professionals, those experiencing domestic abuse, or calling on behalf of a friend or family member. It is the single point of entry for BWA services and operates 24 hours per day, seven days a week. Experienced call handlers support callers from out of the area, as well as those from areas in which BWA are commissioned to provide support. Information can also be provided about other local and national services. An out of hours service is provided by Forestcare with out of hours backup provided by the BWA senior management team. Helpline can be accessed by calling 0808 801 0882 or emailing [helpdesk@bwaid.org.uk](mailto:helpdesk@bwaid.org.uk).

The helpline number is widely publicized in the local areas and on social media platforms. In 2021/22 we updated the helpline infrastructure to provide an agile and adaptable virtual system able to be operated from any location and providing a freephone number which doesn't appear on household bills.

#### **Refuges**

Refuges provide a safe place for survivors of domestic abuse and their children and has been at the centre of BWA's services since 1975.

In 2021/22 we sold one of our refuges in Reading in line with our accommodation strategy and the learning over the pandemic. We expect to add dispersed housing provision to our existing shared refuge provision using these funds. This accommodation will support those survivors for whom shared accommodation is not appropriate.

Following a tender process Wokingham Borough Council awarded the Domestic Abuse contract to a non specialist provider who were contracted to deliver refuge services in Wokingham from July 2021 onwards. BWA continued to provide a refuge in Wokingham resources via charitable fundraising as the new provider had failed to quickly establish a safe accommodation service. Following their continued failure to do so, Wokingham Borough Council awarded the refuge element of the contract to BWA.

BWA has five refuges across Reading, Wokingham and Bracknell which are able to accommodate up to 32 women and 63 children. In Reading, four of these rooms, which can accommodate up to one woman and two children in each, are dedicated specialist provision for women from an Asian background.

BWA refuges provide a safe, confidential home where survivors can feel safe and have time and space to make informed choices and decisions about their future.

Staff will work directly with survivors via a keyworking programme to provide emotional and practical support. They can assist with safety planning, managing finances, housing, legal support, accessing work, education or training, or health needs. They can also support with children's needs, including education and their health and wellbeing.

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022**

Once the survivor has discussed all her options the aim is that she feels empowered to make informed choices regarding her family's future. Keeping the support plan under regular review ensures it is survivor focused, updated and amended as needs change. Embedded within the process is clear risk assessment framework to assist staff and survivors manage risk.

### **Resettlement**

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

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

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

Local authorities have been very supportive in helping us resettle clients and their children as lockdowns have occurred thus enabling us to free up spaces for new clients fleeing abuse.

### **Family Choices**

BWA's Family Choices (FC) Programme works directly with perpetrators of domestic abuse to address abusive behaviour with those who have acknowledged the abuse and demonstrated a desire to change. Family Choices provides a dedicated Partner Support Worker to work with the person at risk of abuse to ensure that their safety, and that of any children, is kept central throughout the intervention. Survivors are offered full risk assessment, safety and support planning, as well as sessions aimed at building awareness of the dynamics of domestic abuse. If requested direct work can be completed with any school aged children in the household who have experienced the impacts of domestic abuse in the home.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022**

## **Outreach/IDVA Support**

In 2021/2022 BWA provided high quality, risk-led, specialist outreach/IDVA support to victims and survivors of domestic abuse across Reading, Wokingham and Bracknell. Following a tender process Wokingham Borough Council awarded the Domestic Abuse contract to a non-specialist provider who were contracted to deliver Outreach services in Wokingham from July 2021 onwards. After that date BWA have continued to deliver services in Reading and Bracknell.

BWA's Outreach/IDVA service offers support to those experiencing domestic abuse. The support consists of risk assessment, safety planning, emotional support and advocacy. BWA can provide those experiencing abuse information about legal and civil remedies, housing, finances and benefits, signposting or making referrals for specialist support where required. BWA can also provide support at court, attend child protection proceedings and other meetings as required by the survivor. BWA regularly attend MARAC, MATAC and MAPPA meetings.

## **Adult Group Work**

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

The Choices group is facilitated by a BWA Group Facilitator. The group is open to survivors who have been affected by abuse by a spouse or a family member, either currently or in the past.

The Choices Programme covers the following general themes:

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

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

Following learning from the pandemic we now deliver a hybrid model of training with programmes delivered both face to face and virtually to meet the needs of survivors.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022**

## **Children and Young People's Programmes**

BWA recognises the impact of domestic abuse on children and young people. The Domestic Abuse Act 2021 recognised children as victims in their own right and BWA has designed and delivered services to meet this need:

### *Expect Respect*

BWA are advocates of the Women's Aid 'Expect Respect' programme. Using this programme, we run sessions on healthy relationships with children and young people aged five and over. We work with children and young people who have experienced domestic abuse, with age appropriate activities that are designed to be fun and engaging. Our team of specialist workers support children and young people to resolve conflicts, safety plan and enhance their self-esteem tackling issues of domestic abuse in a safe and contained way.

### *Domestic Abuse Recovery Together (DART)*

Developed by the NSPCC, the DART programme works with children aged 7-14 and their parent to provide them with a safe space and the skills to speak to each other about domestic abuse, learn to communicate and rebuild their relationship.

For children and young people who require more in depth therapeutic support or work to address challenging behaviour, our team can help you identify counselling and support services who may be able to help.

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

BWA provide the following Children's and Young People's programmes;

- Specialised Primary School Work – children (5-11) who have witnessed and experienced domestic abuse. A 10 week course held for an hour a week at a hosting school. This can be delivered 1-1 or in a group (6-8 children on average). It aims to provide support to children by looking at the dynamics of abuse and explaining that it is not their fault. It also looks at encouraging appropriate ways of resolving conflicts and safety planning and enhances self-esteem.
- 'Giving Choices' – for young People (12-17) that have experienced domestic abuse within the family. It runs for a minimum of 6 weeks and is delivered on a 1-1 basis. This programme looks at raising awareness of domestic abuse and the qualities of a healthy relationship, resolving conflicts safely, recognising early warning signs and rebuilding damaged confidence.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022**

## **Specialist Community Outreach Support Services**

### **Stop, Think, Feel:**

Based on a clinical model of support, the Stop Think Feel programme was devised to work with women who have experienced domestic abuse and also present with a diagnosis of, or behavioural traits indicative of, personality disorder. The programme consists of ten sessions and focuses on mentalisation techniques. The programme is not designed to act as crisis intervention; women accessing the programme who have current support needs around domestic abuse must be linked in with an outreach worker.

In 2021-2022, 85 clients were referred to the Stop, Think, Feel programme of whom, 51 clients were from Reading, 21 were from Wokingham, 11 were from West Berkshire and two were out of area. Four programmes were run; in line with changing Government restrictions, three groups were run virtually and one group was run face to face in the Reading area. Clients living outside of Reading were supported to travel to the area for face to face group work where required.

### **Empowering Women Project:**

The Empowering Women Project, through a key worker 1:1 programme, aims to support women who are identified as having multiple and complex needs. The programme aims to enable women to increase their resilience, support them to make changes to their lives and access mainstream services. The service is open to women over the age of 18 living in West Berkshire who have consented to the referral. To access the programme, women must meet at least three of seven referral criteria: domestic abuse, insecure housing, offending history, problematic substance use, mental health or self-harm support needs, unemployment, money or debt management problems.

### **BAME Project**

Following funding from the Volant Charity BWA has developed a project to work directly with survivors from black and minority ethnic backgrounds providing advocacy and support. The project also works within the local communities to raise awareness of domestic abuse and services available to survivors and their children.

### **Multi Agency Training**

In 2021-2022 BWA continued to provide specialist domestic abuse multiagency training and/or briefing sessions in partnership with Reading Borough Council (RBC) and Bracknell Forest Council, as well as the local CCG and other statutory and voluntary agencies. BWA have continued to work with partner organisations both in statutory services and the third sector to respond to requests to provide specialist DA training to individual agencies.

BWA are contracted by Reading Borough Council to deliver ten DA Level 1 and 2 training sessions in each financial year. This training is open to all and not solely council employees

## **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022**

meaning attendees are from diverse professional backgrounds including voluntary organisations, probation, schools and children's centres, as well as statutory services.

At the request of Reading Borough Council, training continued to be delivered online this year. Six DA Level 1 courses were delivered during the financial year as well as four da Level 2 courses. A bespoke DA Level 2 course had been developed for professionals, focusing on the impact of domestic abuse on children and this continued to be delivered due to the positive feedback received. In total, 102 professionals were trained via the DA Level 1 and 2 courses delivered this year.

BWA attend the Reading DA Training subgroup to review domestic abuse training needs across the area and contribute to the activities group.

BWA continued to be involved in the local delivery of DA Matters training to Thames Valley Police. Developed by Safelives and the College of Policing, this training focuses on assisting frontline response officers and police staff to identify and respond appropriately to coercive control and is delivered by a specialist domestic abuse practitioner and a police trainer. In 2021-22, one DA Matters training session was delivered to 25 attendees.

Training undertaken with other partners in the last financial year has included:

- DA bite size training with local GP's – 12 in attendance via Teams.
- DA Matters training – approximately 25 attendees.
- Presentation to approx. 200 people at the Thames Valley Partnership event on perpetrator working.
- Two presentations on coercive control for the RBH Level 3 Safeguarding training, to approximately 45 people.
- Two workshops for Silva Homes on their Silva Homes Colleague Conference. This was to approximately 30 people across two sessions.
- Presentation to the Florey (Sexual Health) Clinic – approximately 10 attendees.
- Cafcass presentation on BWA services – 15 attendees.
- Women@Reading Networking event – 25 attendees.

# **Berkshire Women's Aid**

## **Trustees' Report (continued)**

### **Year ended 31 March 2022**

#### **Key BWA Achievements:**

- Secured significant funding to plan, adapt and deliver critical services to meet an increased need following the COVID-19 pandemic.
- Increased donations and new funding streams to support and expand those activities that are not funded by local government, national government or government-related bodies.
- Secured corporate partnerships to deliver funding and volunteering to support BWA services.
- Secured the refuge contract with Wokingham Borough Council
- Revised our website and increased our social media presence to raise awareness and highlight support available locally
- Recruited a new Health and Safety Manager and a new Refuge Accommodation Manager.
- Developed an individual and group external clinical supervision programme to support frontline staff.
- Secured future funding for the Children and Young People's Programme including the new NSPCC Dart programme.
- Completed the tendering process for Bracknell Forest Council DA services.
- Continued to raise awareness and respond to the Government proposed new legislation on Domestic Violence and Abuse

#### **Plans for future**

- Complete Safelives Accreditation for Outreach/IDVA Services
- Secure the Bracknell Forest Council DA services contract
- Secure the Reading Borough Council DA services contract
- Respond to the West Berkshire DA services contract tender
- Review and adapt our property portfolio and refuge provision in line with changing needs
- Deliver a service user consultation project to inform future service delivery and development.
- Increase awareness of domestic abuse with male and LGBTQ+ victims and build links to organisations and community groups who might refer to us as we believe that these groups are underrepresented in referral to service provision.
- Secure new office accommodation that better fits our evolving needs.

# **Berkshire Women's Aid Trustees' Report (continued) Year ended 31 March 2022**

## **Risk Review**

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

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

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

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

## **Financial Review**

The Charity has been under significant financial pressure during the year in supporting an increasing number of service users within very tight Local Authority contract funding. Additional funding has been critical to delivery of services to those coming to us.

The statement of financial activities shows that the total incoming resources decreased to £1,219,242 while total resources expended (before movement on the defined benefit scheme) increased to £1,275,250 resulting in a shortfall of income over expenditure of £56,008

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

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

Income and expenditure for all services are continuously monitored.

BWA has a defined benefit pension scheme with the Social Housing Pension Scheme (SHPS), which was closed to new members in 2010. This is a multi-employer scheme with a valuation at the last formal actuarial valuation date 30 September 2020 revealing a shortfall of assets compared with the value of liabilities for the whole scheme of £1,560 million. The actuary has set a deficit contribution plan for all members to which BWA makes its share of payments.



**Berkshire Women's Aid**  
**Trustees' Report (continued)**  
**Year ended 31 March 2022**  
**Reserves Policy**

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

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

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

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

- Continued service delivery for 6 months of half the activity of the Charity.

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

The Trustees have designated a fund of £315,922 to cease and repay the joint arrangement with Reading Rotary Community Projects in late 2022 under the terms of the agreement. At the end of March 2022 free reserves were £425,333 in line with the reserves policy.

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

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

**Going Concern**

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

**Investment Policy**

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

**Restrictions on Distribution**

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

**Berkshire Women's Aid**  
**Trustees' Report (continued)**  
**Year ended 31 March 2022**  
**Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the Trustees are aware:

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

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

**Auditor**

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

This report was approved by the Trustees 28 September 2022 and signed on their behalf by

**M Rice-Jones – Chair**



# **Berkshire Women's Aid**

## **Independent Auditor's Report to the Members of Berkshire Women's Aid as at 31 March 2022**

### **Opinion**

We have audited the financial statements of Berkshire Women's Aid (the "Charity") for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources 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 Companies Act 2006.

### **Basis for opinion**

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

### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### **Other information**

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

## **Berkshire Women's Aid**

### **Independent Auditor's Report to the Members of Berkshire Women's Aid (continued) as at 31 March 2022**

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement [set out on page 18) 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.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

## **Berkshire Women's Aid**

### **Independent Auditor's Report to the Members of Berkshire Women's Aid (continued)**

**as at 31 March 2022**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

#### **Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.**

The objectives of our audit in respect of fraud, are to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the Charity and considered that the most significant are the Companies Act 2006, the Charities Act 2011, UK financial reporting standards as issued by the Financial Reporting Council and UK taxation legislation.
- We obtained an understanding of how the Charity complies with these requirements by making enquiries with management and those charged with governance. We corroborated our enquiries through our review of the Trustees' meeting minutes.
- We assessed the susceptibility of the financial statements to material misstatement, including how fraud might occur by considering the key risks impacting the financial statements and documenting the controls that the Charity has established to address risks identified, or that otherwise seek to prevent, deter or detect fraud. In our assessment we considered the risk of management override. Our audit procedures included testing manual journals, including segregation of duties.
- We inquired of management and those charged with governance as to any known instances of noncompliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

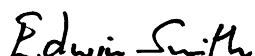
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

## **Berkshire Women's Aid**

### **Independent Auditor's Report to the Members of Berkshire Women's Aid (continued) as at 31 March 2022**

#### **Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Edwin Smith**

Chartered Accountants  
Statutory Auditor

32 Queens Road  
Reading  
RG1 4AU

Dated 4 October 2022

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

**Berkshire Women's Aid**  
**Statement of Financial Activities**  
**Year ended 31 March 2022**

		Unrestricted Funds	Restricted Funds	Total Funds <b>2022</b>	Total Funds <b>2021</b>
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Income:</u></b>					
Donations	<b>2</b>	167,025	46,102	213,127	226,652
Income from charitable activities	<b>4</b>	931,232	74,308	1,005,540	1,479,279
Investment income	<b>3</b>	575	-	575	852
<b>Total income</b>		<b>1,098,832</b>	<b>120,410</b>	<b>1,219,242</b>	<b>1,706,783</b>
<b><u>Expenditure:</u></b>					
	<b>5</b>				
Cost of raising funds		42,859		42,859	42,321
Cost of charitable activities		1,117,721	114,670	1,232,391	1,215,620
<b>Total expenditure</b>		<b>1,160,580</b>	<b>114,670</b>	<b>1,275,250</b>	<b>1,257,941</b>
<b>Net income/(expenditure) before transfers</b>		<b>(61,748)</b>	<b>5,740</b>	<b>(56,008)</b>	<b>448,842</b>
Actuarial gains/(losses) on defined benefit pension schemes	<b>21</b>	1,536	-	1,536	(172,811)
Gain on disposal of property		362,234	-	362,234	-
Transfers between funds	<b>17</b>	10,973	(10,973)	-	-
<b>Net income/(expenditure) for the year/Net movement in funds</b>		<b>312,995</b>	<b>(5,233)</b>	<b>307,762</b>	<b>276,031</b>
Fund balances at 1 April 2021		<b>1,757,800</b>	<b>26,670</b>	<b>1,784,470</b>	1,508,439
<b>Fund balances at 31 March 2022</b>		<b>2,070,795</b>	<b>21,437</b>	<b>2,092,232</b>	<b>1,784,470</b>

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

**Berkshire Women's Aid**  
**Balance Sheet**  
**As at 31 March 2022**

		2022		2021	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	9		1,329,540		1,354,198
<b>Current assets</b>					
Debtors	10	1,103,659		1,062,652	
Cash at bank and in hand		1,329,210		1,006,343	
		<u>2,432,869</u>		<u>2,068,995</u>	
<b>Creditors: amounts falling due within one year</b>	11	(1,253,560)		(1,150,300)	
<b>Net current assets/(liabilities)</b>			1,179,309		918,695
<b>Creditors: amounts falling due after one year</b>	13		(175,693)		(207,851)
<b>Provisions for liabilities</b>					
Defined benefit pension scheme liability	14		(240,924)		(280,572)
<b>Total net assets</b>			<u><u>2,092,232</u></u>		<u><u>1,784,470</u></u>
<b>Income funds of the Charity</b>					
<b>Restricted funds</b>	17		21,437		26,670
<b>Unrestricted funds:</b>					
General funds	17	1,754,873		1,757,800	
Designated funds	17	315,922		-	
			<u>2,070,795</u>		<u>1,757,800</u>
			<u><u>2,092,232</u></u>		<u><u>1,784,470</u></u>

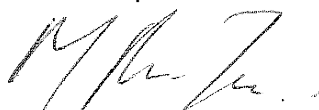
The charitable company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476 requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors (trustees) acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the Board on 28 September 2022

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





**Berkshire Women's Aid**  
**Statement of Cash Flows**  
**Year ended 31 March 2022**

	<b>Note</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
<b>Cash flows from operating activities:</b>		(22,135)	402,610
Net cash provided/(used) by operating activities		<b>(22,135)</b>	<b>402,610</b>
<b>Cash flows from investing activities:</b>			
Interest from investments		575	852
Proceeds from disposal of tangible fixed asset		375,207	-
<b>Net cash provided by investing activities</b>		<b>375,782</b>	<b>852</b>
<b>Cash flows from financing activities:</b>			
Repayments of borrowing	<b>19</b>	(30,780)	(29,505)
Cash inflows from loans			-
<b>Net Cash used in financing activities</b>		<b>(30,780)</b>	<b>(29,505)</b>
Change in cash and cash equivalents in the year		322,867	373,957
Cash and equivalents at the beginning of the year		1,006,343	632,386
<b>Cash and cash equivalents at the end of the year</b>		<b>1,329,210</b>	<b>1,006,343</b>
<b>Net income/(expenditure) for the year (as per the statement of financial activities)</b>		307,762	276,031
Adjustments for:			
Depreciation charges		11,685	18,090
Gain on disposal of tangible fixed asset		(362,234)	
Interest from investments		(575)	(852)
(Increase) / decrease in debtors		(41,007)	(12,857)
Increase / (decrease) in creditors and provisions		62,234	122,198
<b>Net cash provided from operating activities</b>		<b>(22,135)</b>	<b>402,610</b>
<b>Analysis of cash and equivalents</b>			
Cash in hand	<b>19</b>	1,329,210	1,006,343
<b>Total</b>		<b>1,329,210</b>	<b>1,006,343</b>

# **Berkshire Women's Aid**

## **Notes to the Financial Statements**

### **Year ended 31 March 2022**

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

##### Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) (effective January 2021) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Berkshire Women's Aid meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

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

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

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

##### Fund Accounting

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

##### Income

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

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

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

##### Donations and other income

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

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**  
**1. ACCOUNTING POLICIES (CONTINUED)**

Interest receivable

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

Expenditure

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

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

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

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

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

Allocation of support and governance costs

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

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

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

Financial instruments

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

# **Berkshire Women's Aid**

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

### **Year ended 31 March 2022**

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

##### Operating leases

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

##### Tangible fixed assets

Individual assets or groups of similar assets costing £1,000 or more are capitalised at cost. Assets are reviewed for impairment if circumstances indicate that their carrying value may exceed their net realisable value and value in use.

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

Freehold land is not depreciated

Freehold buildings 50 years straight line

Housing equipment 3 years straight line

Computer equipment and software 3 years straight line

##### Debtors

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

##### Cash at bank and in hand

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

##### Joint arrangement

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

##### Creditors and provisions

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

##### Pension Schemes

###### *Defined contribution scheme*

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

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**1. ACCOUNTING POLICIES (CONTINUED)**

*Defined benefit scheme*

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

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

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

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

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

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

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

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**2. DONATIONS**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations and gifts	156,770	2,049	158,819	136,484
Other grants etc.	10,255	44,053	54,308	90,168
	<b>167,025</b>	<b>46,102</b>	<b>213,127</b>	<b>226,652</b>

**3. INVESTMENT INCOME**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Bank interest	575	-	575	852

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**4. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>Refuge</b>				
Rent	220,180	-	220,180	271,927
Service charges	41,637	-	41,637	35,717
Reading Borough Council	90,000	-	90,000	90,000
Bracknell Forest Council	70,360	-	70,360	70,360
Bracknell Forest Council – Infection Control Fund	9,640	-	9,640	8,948
Wokingham Borough Council	30,329	-	30,329	21,085
MHCLG	-	-	-	97,515
Berkshire Community Foundation	-	-	-	51,421
Wokingham United Charities	-	-	-	20,000
Other	6,762	-	6,762	6,732
	<u>468,908</u>	<u>-</u>	<u>468,908</u>	<u>673,705</u>
<b>Outreach</b>				
Reading Borough Council	307,871	-	307,871	295,000
Bracknell Forest Council	48,667	-	48,667	69,973
Wokingham Borough Council	26,535	-	26,535	108,014
West Berks Council	71,313	-	71,313	83,013
The Earley Charity	-	42,641	42,641	41,711
PCC	-	-	-	74,686
Other	-	-	-	21,885
	<u>454,386</u>	<u>42,641</u>	<u>497,027</u>	<u>694,282</u>
<b>Children's Services</b>				
Wokingham Borough Council	7,938	-	7,938	29,592
First Growth	-	-	-	25,000
The Pilgrim Trust	-	-	-	15,000
Anonymous	-	30,000	30,000	-
Other	-	-	-	26,700
	<u>7,938</u>	<u>30,000</u>	<u>37,938</u>	<u>96,292</u>
<b>Core Services</b>				
Wokingham United Charities	-	-	-	10,000
Berkshire Community Foundation	-	-	-	5,000
Bracknell Forest Covid-19 Fund	-	1,667	1,667	-
		<u>1,667</u>	<u>1,667</u>	<u>15,000</u>
<b>Total</b>	<b><u>931,232</u></b>	<b><u>74,308</u></b>	<b><u>1,005,540</u></b>	<b><u>1,479,279</u></b>

**Berkshire Women's Aid**  
**Notes to the Financial Statements**  
**Year ended 31 March 2022**

**5. EXPENDITURE**

	Cost of raising funds	Refuge	Outreach	Children's services	Governance costs	Support costs	Total	2021
	£	£	£	£	£	£	£	£
Staff training	-	5,490	2,173	1,483	-	1,586	10,732	7,069
Volunteer costs	-	-	-	-	-	360	360	130
Other staff costs	-	583	8,317	872	-	7,515	17,286	17,891
Grants to institutions	-	-	-	-	-	-	-	671
Provision of housing services		105,604	10,056	403	-	36,625	152,688	141,211
Rent and property costs		53,181	-	-	-	31,500	84,681	71,772
Premises and offices costs		41,016	7,570	4,618	-	75,221	128,425	140,500
95% payroll and support costs	42,859	139,772	375,859	54,836	32,944	207,139	853,410	846,410
Depreciation	-	-	-	-	-	11,686	11,686	18,090
Professional advice	-	-	-	-	-	216	216	622
Finance cost – pension deficit	-	-	-	-	-	9,260	9,260	6,803
Audit and accounts	-	-	-	-	6,506	-	6,506	6,772
	42,859	345,645	403,976	62,212	39,450	381,108	1,275,250	1,257,941
Allocation of overheads		181,574	185,874	13,660	-	(381,108)	-	-
Allocation of governance costs		18,796	19,241	1,413	(39,450)	-	-	-
<b>Total expenditure</b>	<b>42,859</b>	<b>546,015</b>	<b>609,091</b>	<b>77,285</b>	<b>-</b>	<b>-</b>	<b>1,275,250</b>	<b>1,257,941</b>
<b>2021 expenditure</b>	<b>42,321</b>	<b>519,132</b>	<b>603,140</b>	<b>93,348</b>	<b>-</b>	<b>-</b>	<b>1,257,941</b>	

Auditor's remuneration comprises audit fees of £5,490 (2021: £5,400) and accountancy services of £1,146 (2021: £1,372).

Of the total expenditure, £1,275,250 was unrestricted (2021: £847,719) and £119,670 was restricted (2021: £410,522).



# **Berkshire Women's Aid**

## **Notes to the Financial Statements**

### **Year ended 31 March 2022**

#### **6. TAXATION**

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

#### **7. TRUSTEES AND RELATED PARTY TRANSACTIONS**

The Trustees were not paid and did not receive any benefits from employment with the Charity in the year (2021: £nil).

There were no reimbursements of expenses to Trustees during the year (2021: £nil).

There were no related party transactions during the year (2021: £nil).

#### **8. EMPLOYEES**

##### **Employment Costs**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages and salaries	763,257	766,199
Social security costs	56,349	54,229
Other pension costs	19,716	17,171
	<b>839,322</b>	<b>837,599</b>

##### **Number of employees**

The average monthly number of employees during the year was:

	<b>2022</b>	<b>2021</b>
	<b>Number</b>	<b>Number</b>
Refuge	7	9
Outreach	15	20
Children's Services	3	2
Support	13	9
	<b>38</b>	<b>40</b>

The average number of full time equivalent staff employed during the year was 30 (2021: 31).

No employee received more than £60,000 in the financial year (2021: none).

The key management personnel of the Charity comprise the Trustees, Chief Executive Officer, Finance Manager and Service Development Manager. The total employee benefits including pension contributions of the key management personnel of the Charity were £136,262 (2021: £139,212). See note 8 for specific details on Trustees.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**9. TANGIBLE FIXED ASSETS**

	Freehold property	Furniture and equipment	Total
	£	£	£
Cost			
At 1 April 2021	1,464,351	57,838	1,522,189
Additions	-	-	-
Disposals	(22,203)	(10,390)	(32,593)
At 31 March 2022	1,442,148	47,448	1,489,596
Depreciation			
At 1 April 2021	111,232	56,759	167,991
On disposals	(9,230)	(10,390)	(19,620)
Charge for the year	10,606	1,079	11,685
At 31 March 2022	112,608	47,448	160,056
Net book value			
<b>At 31 March 2022</b>	<b>1,329,540</b>	<b>-</b>	<b>1,329,540</b>
<b>At 31 March 2021</b>	<b>1,353,119</b>	<b>1,079</b>	<b>1,354,198</b>

In 2019 a new refuge was built under a joint arrangement with another charity and renovations were made to the freehold property for use in the Charity's activities. The cost of £1,017,090 represents the Charity's share of the property under the joint arrangement. The total cost of the property (including improvements) amounts to £1,317,090.

**10. DEBTORS**

	<b>2022</b>	<b>2021</b>
	£	£
Debtors	18,824	9,617
Amount due from joint arrangement	1,017,090	1,017,090
Prepayments and accrued income	67,745	35,945
	<b>1,103,659</b>	<b>1,062,652</b>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**11. CREDITORS**

**Amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Bank loan	32,140	30,762
Trade creditors	8,599	9,740
Taxes and social security costs	24,533	25,402
Amount owing to joint arrangement	1,017,090	1,017,090
Other creditors	885	805
Accruals	47,720	37,944
Deferred income	122,593	28,557
	<b><u>1,253,560</u></b>	<b><u>1,150,300</u></b>

**12. DEFERRED INCOME**

Deferred income comprises of restricted grants

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Balance at beginning of year	28,557	33,098
Amount released to income in the year	(28,557)	(33,098)
Amount deferred in year	122,593	58,056
Balance at year end	<b><u>122,593</u></b>	<b><u>58,056</u></b>

**13. CREDITORS**

**Amounts falling after one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Bank loan	<b><u>175,693</u></b>	<b><u>207,851</u></b>

The bank loan totaling £207,833 at 31 March 2022 is the balance on a commercial mortgage taken out in 2018 for a term of ten years with a fixed rate of interest of 4.32%. The mortgage is secured upon the Charity's freehold property. The amount falling due in more than five years by instalments is £32,639 (2021: £70,599).

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**14. PROVISION FOR LIABILITIES**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Defined benefit pension scheme liability	<b>240,924</b>	<b>280,572</b>

The movements in the year regarding the provision are detailed in note 21 on page 42.

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

Fund balances at 31 March 2022 are represented by:	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	1,316,922	12,618	<b>1,329,540</b>	<b>1,354,198</b>
Net current assets	1,170,490	8,819	<b>1,179,309</b>	<b>918,695</b>
Creditors falling due after one year	(175,693)		<b>(175,693)</b>	<b>(207,851)</b>
Pension deficit provision	(240,924)		<b>(240,924)</b>	<b>(280,572)</b>
	<b>2,070,795</b>	<b>21,437</b>	<b>2,092,232</b>	<b>1,784,470</b>

**16. COMMITMENTS UNDER OPERATING LEASES**

At 31 March 2022 the Charity had a total of future minimum lease payments under non–cancellable operating leases for each of the following periods:

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

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Expiry date:		
Not later than one year	86,575	72,313
Later than one year and not later than five years	9,823	44,037
	<b>96,398</b>	<b>116,350</b>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**17. MOVEMENT IN FUNDS**

**Movements in restricted funds**

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
Holly Tree House	<b>25,946</b>	-	(355)	(12,973)	<b>12,618</b>
Douglas Martin	<b>724</b>	-	(724)	-	-
<b>Refuge</b>		-	-	-	-
Shanly Foundation	-	-	-	2,000	<b>2,000</b>
Berkshire Community Foundation		5,000	-	-	<b>5,000</b>
The Good Exchange	-	2,000	(2,000)	-	-
Volant Trust	-	14,397	(14,397)	-	-
Shanti Fund	-	2,049	(230)	-	<b>1,819</b>
<b>Helpline</b>				-	-
Schroder Trust	-	3,000	(3,000)	-	-
<b>Covid Support</b>				-	-
Bracknell Forest Council Infection Control	-	8,062	(8,062)	-	-
<b>Outreach</b>				-	-
The Earley Charity	-	42,641	(42,641)	-	-
Bracknell Forest Covid-19 Recovery Fund	-	1,667	(1,667)	-	-
<b>Children's Services</b>				-	-
Anon	-	30,000	(30,000)	-	-
<b>Resident Wellbeing</b>				-	-
Get Berkshire Active	-	8,529	(8,529)	-	-
NatWest Circle Fund	-	2,500	(2,500)	-	-
Sundry	-	565	(565)	-	-
	<b>26,670</b>	<b>120,410</b>	<b>(114,670)</b>	<b>(10,973)</b>	<b>21,437</b>
<b>Unrestricted Funds</b>					
General funds	1,757,800	1,098,832	(796,810)	(304,949)	<b>1,754,873</b>
Designated fund	-	-	-	315,922	<b>315,922</b>
	<b>1,757,800</b>	<b>1,098,832</b>	<b>(796,810)</b>	<b>10,973</b>	<b>2,070,795</b>
<b>Total Funds</b>	<b>1,784,470</b>	<b>1,219,242</b>	<b>(911,480)</b>	<b>-</b>	<b>2,092,232</b>

# **Berkshire Women's Aid**

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

### **Year ended 31 March 2022**

#### **17. MOVEMENT IN FUNDS (CONTINUED)**

Transfers relate to the half the funds of Holly Tree House sold in year being transferred to general funds and a restricted fund from last year transferred from general funds.

The following amounts within restricted funds represent net book values of capital items at 31 March 2022 and do not represent cash available:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Holly Tree House	<b>12,618</b>	<b>25,946</b>

#### **Purposes of the restricted funds**

##### **Holly Tree House**

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

##### **Shanti Fund**

A fund specifically set up to meet the religious and cultural needs of women from BAME communities accessing BWA services.

##### **Anonymous**

Support to provide a Refuge Children's Worker to support those children and young people coming into BWA refuge accommodation and to deliver the NSPCC Dart Programme working with mothers and children who have experienced domestic abuse.

##### **Earley Charity**

Provided the funds to help us to build capacity in our Outreach and IDVA community services.

##### **Bracknell Forest Council Infection Control Grant**

Funding to provide support to ensure COVID-19 measures are delivered in refuge accommodation.

##### **Get Berkshire Active**

In partnership with ResideDance to deliver the Navigating Stories programme of therapeutic dance workshops to women and children in refuge accommodation.

##### **The Good Exchange**

Donations from this online giving platform are supporting three key strands of our work: emergency refuge to women and children; 24/7 helpline and our outreach services.

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

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

**Purposes of the restricted funds (continued)**

**Volant Trust**

To deliver a domestic abuse group support and advocacy project for women from Black and Minority ethnic communities.

**Berkshire Community Foundation**

Play equipment for the garden of a BWA refuge supporting families fleeing domestic abuse.

**Shanly Foundation**

A donation towards purchasing a van to collect donations of clothing, furniture, bedding and toys to support families in our refuge accommodation.

**Schroder Trust**

To update the BWA 24/7 domestic abuse helpline technology to better meet the needs of survivors seeking support.

**Bracknell Forest Covid-19 Recovery Fund**

To support domestic abuse services in Bracknell.

**Berkshire Community Foundation**

Play equipment for the garden of a BWA refuge supporting families fleeing domestic abuse.

**NatWest Circle Fund**

To provide financial support through grants to victims of economic abuse and to help survivors move forward and promote recovery and resilience

**DESIGNATED FUND**

Funds designated to cease and repay the joint arrangement in late 2022 in accordance with the terms of the agreement. The joint arrangement with another charity was entered into in 2017 to facilitate the building of a new refuge.

## **Berkshire Women's Aid**

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

**Year ended 31 March 2022**

#### **18. LEGAL STATUS OF THE CHARITY**

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

#### **19. ANALYSIS OF CHANGES IN NET DEBT**

	Balance at 1 April 2021 £	Cash- flows £	Balance at 31 March 2022 £
Cash	<b>1,006,343</b>	322,867	<b>1,329,210</b>
Loans falling due within one year	<b>(30,762)</b>	(1,378)	<b>(32,140)</b>
Loans falling due after more than one year	<b>(207,851)</b>	32,158	<b>(175,693)</b>
	<b>(238,613)</b>	30,780	<b>(207,833)</b>
<b>Total</b>	<b>767,730</b>	<b>353,647</b>	<b>1,121,377</b>

#### **20. FINANCIAL COMMITMENTS**

The Charity has a joint arrangement with another charity which involved sharing the cost of building and renovating a refuge property completed in previous years. There is a financial commitment to the other charity under the equity share arrangement relating to a share of the net rents from the property. The other charity is entitled to have a share of the net rental income from the refuge. At 31.3.2021 (after the first anniversary) the amount payable to the other charity for the share of the net rents is based on the greater of £2,000 per month or the agreed equity percentage until the agreed 10<sup>th</sup> anniversary. Thereafter the other charity is entitled to a share of the rents based on the agreed equity percentage.



**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**21. PENSION SCHEME**

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

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation showed assets of £5,148m, liabilities of £6,708m and a deficit of £1,560m. The estimated debt withdrawal at 30 September 2020 is £1,260m. To eliminate this funding shortfall, the Trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers. The Charity's contributions are detailed on page 44.

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

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

	<b>2022</b>	<b>2021</b>
Fair value of plan assets	1,449,784	1,470,924
Present value of defined benefit obligation	1,690,708	1,751,496
Surplus (deficit) in plan	(240,924)	(280,572)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(240,924)	(280,572)

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

	<b>31 March 2022</b>
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**21. PENSION SCHEME (CONTINUED)**

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

	<b>31 March 2022</b>
Defined benefit obligation at start of period	1,751,946
Current service cost	3,775
Expenses	36,281
Interest expense	-
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	112,346
Actuarial losses (gains) due to changes in demographic assumptions	(26,685)
Actuarial losses (gains) due to changes in financial assumptions	(104,425)
Benefits paid and expenses	(82,080)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	<u>1,690,708</u>

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**  
**21. PENSION SCHEME (CONTINUED)**

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

	<b>31 March 2022</b>
Fair value of plan assets at start of period	1,470,924
Interest income	30,796
Experience on plan assets (excluding amounts included in interest income) - gain (loss)	(17,228)
Contributions by the employer	47,372
Contributions by plan participants	-
Benefits paid and expenses	(82,080)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	<u>1,449,784</u>

The actual return on the plan assets (including any changes in share of assets) over the period ended 31 March 2022 was £13,568 (2021 - £142,719).

# **Berkshire Women's Aid**

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

### **Year ended 31 March 2022**

#### **21. PENSION SCHEME (CONTINUED)**

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

###### **For the year to 31 March 2022**

Current service cost

Expenses

3,775

Net interest expense

5,485

Losses (gains) on business combinations

-

Losses (gains) on settlements

-

Losses (gains) on curtailments

-

Losses (gains) due to benefit changes

-

Defined benefit costs recognised in statement of  
comprehensive income (SoCI)

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9,260

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**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**21. PENSION SCHEME (CONTINUED)**

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

**For the year to 31 March 2022**

Experience on plan assets (excluding amounts included in net interest cost) - gain (loss)	(17,228)
Experience gains and losses arising on the plan liabilities - gain (loss)	(112,346)
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain (loss)	26,685
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	104,425
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	1,536
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
Total amount recognised in other comprehensive income - gain (loss)	1,536

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**21. PENSION SCHEME (CONTINUED)**

**ASSETS**

	<b>31 March 2022</b>	<b>31 March 2021</b>
Absolute Return	58,160	81,189
Alternative Risk Premia	47,807	55,400
Cash	4,930	15
Corporate Bond Fund	96,712	86,917
Credit Relative Value	48,184	46,824
Distressed Opportunities	51,881	42,476
Emerging Markets Debt	42,185	59,378
Fund of Hedge Funds	-	168
Global Equity	278,219	234,433
High Yield	12,494	44,051
Infrastructure	103,278	98,072
Insurance-Linked Securities	33,801	35,330
Long Lease Property	37,305	28,829
Liability Driven Investment	404,538	373,827
Net Current Assets	4,026	8,942
Private Debt	37,166	35,080
Property	39,146	30,330
Currency hedging	(5,675)	-
Risk Sharing	47,734	53,546
Secured Income	54,018	61,169
Opportunistic Credit	5,157	40,325
Opportunist Illiquid Credit	48,710	37,396
Liquid Credit	8	17,557
Total assets	<u>1,449,784</u>	<u>1,470,924</u>

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

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

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**21. PENSION SCHEME (CONTINUED)**

**KEY ASSUMPTIONS**

	<b>31 March 2022</b>	<b>31 March 2021</b>
	<b>% per annum</b>	<b>% per annum</b>
Discount Rate	2.79%	2.12%
Inflation (RPI)	3.66%	3.31%
Inflation (CPI)	3.23%	2.84%
Salary Growth	4.23%	3.84%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2022 imply the following life expectancies:

	<b>Life expectancy at age 65 (Years)</b>
Male retiring in 2022	21.1
Female retiring in 2022	23.7
Male retiring in 2040	22.4
Female retiring in 2040	25.2

**Berkshire Women's Aid**  
**Notes to the Financial Statements (continued)**  
**Year ended 31 March 2022**

**21. PENSION SCHEME (CONTINUED)**

**OTHER SMALL MULTI-EMPLOYER SCHEME**

The Charity also has a much smaller multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. The scheme is so small the necessary disclosures as a defined contribution scheme are not considered material. The pension deficit liability of this scheme is £263 (2021 - £1,089).

**DEFINED CONTRIBUTION SCHEME COSTS**

The defined contribution scheme contributions for the year total £19,716 (2021: £17,171).

**22. CONTINGENT LIABILITY**

As detailed in note 21 the Charity participates in the Social Housing Pension Scheme which is a multi-employer defined benefit scheme

There is a potential additional liability within in the Technical Provisions methodology for actuarial valuation of the scheme. This relates to changes made to the benefit structures of the scheme and the trustees of the pension scheme have sought direction from the court on the effect of the changes. The court direction is still pending at the year-end.

For multi-employer schemes, the potential impact as individual employer level is not known due to various factors and therefore no liability to the Charity can be quantified at this stage.