

**Women's Health and Family Services**  
**A company limited by guarantee and a charity**

**Report and Accounts**

**31 March 2019**

CHARITY COMMISSION  
FIRST CONTACT

**15 OCT 2019**

ACCOUNTS  
RECEIVED

Company registration number 2897750

Charity registration number 1033764

The Directors, who are also Trustees, present their report and audited accounts for the financial year ended 31<sup>st</sup> March 2019.

**Directors/Trustees**

Dr Shoba Poduval (Co-Chair)  
Myra Garrett (Co-Chair)  
Mufeedah Bustin (Treasurer)  
Annie Karlin  
Dong Chen (Joined May 2018)  
Lucy Stoner (Joined January 2019)  
Joanna Fowler (Joined May 2018)  
Amelia Guilfoyle (Joined March 2019)  
Kelly Simmons (Resigned June 2018)  
Emily Ling (Resigned January 2019)

**Chief Executive**

Karen Wint

**Registered Office**

The Brady Centre  
192-196 Hanbury Street  
London  
E15HU

**Charity Registration No.**

1033764

**Company Registration No.**

2897750

**Accountants**

Accountability Europe  
Ltd 39-41 North Road  
London  
N79DP

**Independent Examiner**

Goldwins  
Chartered Accountants  
75 Maygrove Road  
London  
NW62EG

**Bankers**

CAF Bank  
25 Kings Hill  
West Malling  
Kent  
ME19 4JQ

## **Statement of Trustees and Directors Responsibilities**

The Board of Trustees, who are also Directors for the purposes of company law, are pleased to be presenting their annual report and financial statements for the year ending March 31<sup>st</sup> 2019.

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

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for the year. 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 judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

They 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.

## **Structure, Governance and Management**

### **Governing Document**

WHFS is a registered charity and company limited by guarantee, incorporated on the 14<sup>th</sup> February 1999 with a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding one pound.

### **Recruitment and responsibilities of Trustees**

The company is governed by a Board of Directors who are also known as Trustees for the purposes of charity law and under the company's Articles of Association are known members of Management Committee. General meetings need at least three full Trustees' for a quorum.

Recruitment is by advertisement through national job websites, and by networking and targeting specific groups to attract a diverse Trustees' membership. The Trustees have the power to co-opt members to fill specialist roles.

The Trustees are responsible for setting the strategic direction of the organisation, policy development, senior staff recruitment and financial management. There are currently eight Trustees from a variety of professional backgrounds to support the delivery and success of the charity.

### **Risk Management**

A risk register is reviewed at each Board meeting which includes strategies to manage risk, this includes financial reporting. The Board receives written reports as well as presentations made by the Chief Executive and staff to ensure transparency and good governance.

### **Statement on Public Benefit**

The Trustees confirm that they have complied with the Charity Commission's general guidance on public benefit and that the purpose and aims of WHFS are for the greater good. All our charitable activities focus on empowering women of multiple disadvantage with knowledge and confidence to develop social connections, access the health services they need to improve the health and wellbeing for themselves and their family and prevent future harmful practices.

### **Our Objectives**

Women's Health and Family Services is a multi-cultural community health charity with a long history of working closely with the disadvantaged women and their families in East London, to improve their health and wellbeing in a meaningful and sustainable way, by giving them the support and confidence they need to do it for themselves.

One of the key ways we do this, is to train local volunteers to support women through pregnancy or when they have experienced female genital mutilation.

The charity's objectives are:

- a) To advance education, knowledge and empowerment amongst women residents in Tower Hamlets and other East London boroughs, across all communities, before, during and after pregnancy and survivors of FGM.
- b) To preserve and protect the health of the inhabitants of the London Borough of Tower Hamlets and elsewhere.
- c) To promote equality and diversity by challenging discrimination and encouraging services which meet the diverse needs of the community and the sharing of experiences in order to bring about equality in health and wellbeing, and good relationships in the community

Therefore our work covers three areas prevention, intervention and recovery:

- Community engagement to raise awareness and educate about the health complications of FGM/C and empower women affected by FGM/C to access clinical care to improve their quality of life
- Continuity of care for pregnant women facing multiple social complexities through a one-to-one tailored relationship with trained volunteers from the local community who enable to navigate maternity, women's health and social services
- Empower local women volunteering with confidence, knowledge and skills to pursue their goals which include employment sometimes for the first time

## **Maternity Mates™**

The Maternity Mates programme is now operating in three London boroughs: Tower Hamlets, Newham and Waltham Forest. We match vulnerable pregnant women with multiple social challenges with a trained Maternity Mate local volunteer.

The women who we support face complex social problems that traditional maternity services are not able to help with. Typically, the women we support are isolated and have no one to support them. Often, they don't speak English, are recent arrivals into the country, are homeless, are experiencing domestic abuse or have other complicating social factors that threaten to have a negative effect on outcomes for them and their unborn baby.

Our Maternity Mates programme is a simple, yet effective response to this need. Trained to OCN level 3 by midwives, our local volunteers mentor mums-to-be offering them emotional support and friendship during pregnancy, act as a birthing partner during labour, and help support new mums for the first few months after childbirth.

Our volunteers are not health professionals and have no clinical responsibility for the women they support. Instead they provide the kind of support that families and friends usually provide for women who have no other support network.

We have recognised the trusting relationship developed between the Maternity Mate and pregnant mother plays a significant role with improving future wellbeing of mum and baby.

## **Female Genital Mutilation (FGM)**

Our programme is the only one in Tower Hamlets and our approach is the only one of its kind in East London. We offer seamless support, starting with community engagement led by trained staff and health champions through to clinical intervention with our partners at the Mile End Hospital Clinic.

Our Health Champions are from the practicing communities we support putting each in a unique position of understanding the barriers and health and emotional difficulties survivors face every day.

At the heart of our work is the relationship between our staff/health champions and the women we support – a deep trusting bond underpins this relationship. Our health champions play an important role with helping survivors to gain confidence to seek clinical help if needed, knowledge of how to improve their wellbeing and health, seeking the help they need to improve their individual situations.

The aim of the clinic is to provide sensitive and holistic care to women who have been affected by FGM. The clinic also provides cervical cytology, contraception, infection testing, basic gynecology care with referral into specialist services if necessary; as well as management of the FGM and its physical and psychological consequences.

## **Stay active@70+**

Funded by City Bridge Trust, our Stay Active@70+ programme completed this year. The aim of this programme has been to encourage and support those over 70 to become more active in their local community. The programme reached over 300 elderly residents of Tower Hamlets with activities which provided them with opportunities to volunteer and support other residents in need or participate in activities such as exercise, walking groups, health sessions and volunteering with other organisations.

## **Our Volunteers**

We could not have made a difference to the lives of hundreds of women in East London without the commitment, passion and dedication of our volunteers. We want to extend our thanks and appreciation to each and one of these amazing women. Many have gone on to fulfil their own dreams and goals.

We are delighted to have received three year funding from the Henry Smith Charity for a Volunteer

Engagement Manager who will support our volunteers and help us to increase the number of women who choose to volunteer with us and provide them with the very best experience whilst with us.

### **Overall Financial Review**

We started the 2018/19 financial year with £134,783 and we have ended the 2018/19 year with £174,239. Funding for overheads continues and we began implementing strategies to manage this area.

The actual income during the year was £409,006 (2017: £449,746) and the actual expenditure was £369,550 (2017: £469,118).

The reserves are needed to meet the working revenue requirements of the charity. The current level of reserves available to the charity is £78,000 of which £40,000 are restricted reserves and £38,000 unrestricted.

### **Reserves policy**

The Trustees have examined the charity's requirements for reserves in light of the main risks to the organisation resulting from shortfall in funding and time expired project, that are not refunded. They have established a policy whereby any surplus and unrestricted funds held should be between 3 and 6 months operating costs. Sufficient reserve is needed to ensure that projects are not hampered by delays in receiving grant income and to fund any revenue shortfall. There is also the need to bear the cost of cover for the likes of maternity leave and redundancies which, in a not for profit charity, is never funded.

We would like to be in a position to increase our reserves in order to weather the unexpected eventualities and invest in new programme extensions in the future.

### **Fundraising**

Raising funds and initiating contracts with the likes of Clinical Commissioning Groups and Public Health is managed internally by the CEO, other members of staff and occasionally will recruit freelance bid writers to support during busy periods. WHFS does not engage any third parties to raise funds on its behalf.

We began work to diversify our funding and raise funds from Trusts and Foundation and Philanthropy.



---

**Dr. Shoba Poduval**  
**Co-Chair**

**Date: 04/09/2019**

## **Independent examiner's report to the trustees of Women's Health & Family Services ('the Company')**

I report on the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2019.

### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

### **Independent examiner's statement**

Since the Company's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the 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.

*Anthony Epton*

Anthony Epton BAFCACTA FCIE Goldwins

**Chartered accountants**

**75 Maygrove Road West Hampstead London NW6 2EG**

**04/10/2019**

**Women's Health and Family Services**  
**Statement of financial activities**  
(incorporating an income and expenditure account)  
**For the year ended 31 March 2019**

	Note	Unrestricted £	Restricted £	2019 Total £	2018 Total £
<b>Income from:</b>					
Donations	3	6,253	4,330	10,583	15,035
Charitable activities:					
Grants receivable	4	-	398,254	398,254	428,243
Other trading activities	5	-	-	-	6,400
Investment income	6	169	-	169	68
<b>Total income</b>		<b>6,422</b>	<b>402,584</b>	<b>409,006</b>	<b>449,746</b>
<b>Expenditure on:</b>					
Raising funds	7	6,422	-	6,422	-
Charitable activities:	7				
Advocacy		-	5,770	5,770	11,736
Advice and information		-	178,558	178,558	233,523
Education		-	178,800	178,800	223,859
<b>Total expenditure</b>		<b>6,422</b>	<b>363,128</b>	<b>369,550</b>	<b>469,118</b>
<b>Net income / (expenditure) for the year</b>		<b>-</b>	<b>39,456</b>	<b>39,456</b>	<b>(19,372)</b>
<b>Net movement in funds</b>		<b>-</b>	<b>39,456</b>	<b>39,456</b>	<b>(19,372)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		78,133	56,650	134,783	154,155
<b>Total funds carried forward</b>		<b>78,133</b>	<b>96,106</b>	<b>174,239</b>	<b>134,783</b>

There were no other recognised gains or losses other than those stated above.  
The attached notes form part of these financial statements.



## Women's Health and Family Services

### Balance sheet

As at 31 March 2019

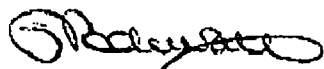
	Note	2019 £	2019 £	2018 £	2018 £
<b>Fixed assets:</b>					
Tangible assets	11		4,254		5,672
<b>Current assets:</b>					
Debtors	12	21,647		44,385	
Cash at bank and in hand		<u>233,410</u>		<u>163,648</u>	
		255,057		208,033	
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	13	<u>(85,072)</u>		<u>(78,922)</u>	
<b>Net current assets / (liabilities)</b>			<u>169,985</u>		<u>129,111</u>
<b>Total net assets / (liabilities)</b>			<u>174,239</u>		<u>134,783</u>
<b>Funds</b>	15				
Restricted funds			96,106		56,650
Unrestricted funds:					
Designated funds		40,000		40,000	
General funds		<u>38,133</u>		<u>38,133</u>	
Total unrestricted funds			<u>78,133</u>		<u>78,133</u>
<b>Total funds</b>			<u>174,239</u>		<u>134,783</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the charitable company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2019 and of its net incoming/(outgoing) resources for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the trustees on 04/09/2019  
and signed on their behalf by:



**Shoba Poduval**  
Co-Chair

Company registration no. 02897750

The attached notes form part of the financial statements.

**Women's Health and Family Services**  
**Statement of cash flows**  
**For the year ended 31 March 2019**

	Note	2019 £	2019 £	2018 £	2018 £
<b>Cash flows from operating activities:</b>					
Net cash provided by / (used in) operating activities	a		69,762		(19,639)
<b>Cash flows from investing activities:</b>					
(Purchase) of fixed assets		-		(1,378)	
<b>Cash provided by / (used in) investing activities</b>			-		(1,378)
<b>Change in cash and cash equivalents in the year</b>			69,762		(21,017)
Cash and cash equivalents at the beginning of the year			163,648		184,665
<b>Cash and cash equivalents at the end of the year</b>	b		<b>233,410</b>		<b>163,648</b>

**a) Reconciliation of net income/(expenditure) to net cash flow from operating activities**

	2019 £	2018 £
<b>Net (expenditure) for the reporting period</b> (as per the statement of financial activities)	<b>39,456</b>	<b>(19,372)</b>
Depreciation	1,418	1,890
(Increase)/ decrease in debtors	22,738	(12,209)
Increase in creditors	6,150	10,052
<b>Net cash provided by/ (used in) operating activities</b>	<b>69,762</b>	<b>(19,639)</b>

**b) Analysis of cash and cash equivalents**

	At 1 April 2018 £	Cash flows £	Other changes £	At 31 March 2019 £
Cash at bank and in hand	163,648	69,762	-	<b>233,410</b>
<b>Total cash and cash equivalents</b>	<b>163,648</b>	<b>69,762</b>	<b>-</b>	<b>233,410</b>

# **Women's Health and Family Services**

## **Notes to the financial statements**

**For the year ended 31 March 2019**

---

### **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 in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company 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 or note.

#### **Going concern**

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.

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

#### **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.

#### **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of 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.

#### **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. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

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

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

---

**1 Accounting policies (continued)**

**Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's artistic programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

**Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £500. 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 rate in use is as follows:

- Office equipment	25% reducing balance
--------------------	----------------------

**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.

**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.

**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.

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

**2 Detailed comparatives for the statement of financial activities**

	2018 Unrestricted £	2018 Restricted £	2018 Total £
Income from:			
Donations	4,335	10,700	15,035
Charitable activities:			
Grants receivable	-	428,243	428,243
Other trading activities	1,000	5,400	6,400
Investments	68	-	68
<b>Total income</b>	<b>5,403</b>	<b>444,343</b>	<b>449,746</b>
Expenditure on:			
Raising funds	-	-	-
Charitable activities:			
Advocacy	-	11,736	11,736
Advice and information	-	233,523	233,523
Education	-	223,859	223,859
<b>Total expenditure</b>	<b>-</b>	<b>469,118</b>	<b>469,118</b>
Net income / expenditure before gains / (losses) on investments	5,403	(24,776)	(19,372)
Transfers between funds	-	-	-
Net movement in funds	5,403	(24,776)	(19,372)
Total funds brought forward	72,730	81,425	154,155
Total funds carried forward	78,133	56,650	134,783

**3 Income from donations:**

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
Donations	6,253	4,330	10,583	15,035
	<b>6,253</b>	<b>4,330</b>	<b>10,583</b>	<b>15,035</b>

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

**4 Income from charitable activities**

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
<b>Grants received:</b>				
BARTS - THPCT Bengali Hearing Project	-	-	-	29,677
MM - Expansion	-	158,863	<b>158,863</b>	136,261
NHS Tower Hamlets Maternity Mates	-	62,000	<b>62,000</b>	62,000
NHS Newham CCG Maternity Mates	-	90,000	<b>90,000</b>	90,000
Dept of Local Government ( FGM)	-	62,136	<b>62,136</b>	28,906
The Mind	-	10,940	<b>10,940</b>	-
City Bridge - Volunteer Elders Project	-	7,596	<b>7,596</b>	41,429
MM Waltham Forest	-	6,479	<b>6,479</b>	20,162
UEL Project	-	240	<b>240</b>	17,980
UCL Project	-	-	-	1,828
<b>Total income from charitable activities</b>	<b>-</b>	<b>398,254</b>	<b>398,254</b>	<b>428,243</b>

**5 Income from other trading activities**

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
Fees for services and other income	-	-	-	6,400
	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,400</b>

**6 Income from investments**

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
Bank interest	169	-	<b>169</b>	68
	<b>169</b>	<b>-</b>	<b>169</b>	<b>68</b>

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

**7 Analysis of expenditure**

	Basis of allocation	Cost of generating funds £	Charitable activities			Support costs £	2019 Total £	2018 Total £
			Advocacy £	Advice and information £	Education £			
Staff costs	Staff time	-	2,997	102,656	102,657	10,276	218,587	289,542
Other Direct costs	Direct	-	1,398	28,730	28,731	-	58,859	77,210
Premises costs		-	-	-	-	16,696	16,696	8,776
Other office costs		-	-	-	-	62,300	62,300	81,122
IT costs		-	-	-	-	9,675	9,675	8,421
Depreciation		-	-	-	-	1,418	1,418	1,891
Audit fees		-	-	-	-	2,015	2,015	2,156
		-	<b>4,395</b>	<b>131,386</b>	<b>131,388</b>	<b>102,380</b>	<b>369,550</b>	<b>469,118</b>
Support costs		6,422	1,375	47,172	47,412	(102,380)	-	-
<b>Total expenditure 2019</b>		<b>6,422</b>	<b>5,770</b>	<b>178,558</b>	<b>178,800</b>	<b>-</b>	<b>369,550</b>	<b>469,118</b>
<b>Total expenditure 2018</b>		-	11,736	233,523	223,859	-	469,118	

Of the total expenditure, £6,422 was unrestricted (2018: £Nil) and £363,128 was restricted (2018: £469,118).

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

---

**8 Net income / (expenditure) for the year**

This is stated after charging / (crediting):	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Depreciation	<b>1,418</b>	<b>1,891</b>
Independent examiner's fee	<b>2,120</b>	<b>2,015</b>
	<b>=====</b>	<b>=====</b>

**9 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel**

Staff costs were as follows:	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Salaries and wages	<b>204,575</b>	<b>272,001</b>
Social security costs	<b>11,599</b>	<b>16,337</b>
Pension	<b>2,412</b>	<b>1,206</b>
	<b>218,586</b>	<b>289,544</b>
	<b>=====</b>	<b>=====</b>

There were no employees who received annual emoluments of £60,000 or more (2018: none).

The total employee benefits including pension contributions of the key management personnel were £29,224 (2018: £44,884).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2018: £nil) neither were they reimbursed expenses during the year (2018: £nil). No charity trustee received payment for professional or other services supplied to the charity (2018: £nil).

**Staff numbers**

The average number of employees (head count based on number of staff employed) during the year was as follows:

	<b>2019</b>	<b>2018</b>
	<b>No.</b>	<b>No.</b>
Direct charitable activities	<b>20</b>	<b>20</b>
Support	<b>2</b>	<b>2</b>
	<b>22</b>	<b>22</b>
	<b>=====</b>	<b>=====</b>

**10 Taxation**

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



**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

**11 Tangible fixed assets**

	Office equipment £	Total £
<b>Cost</b>		
At the start of the year	35,474	35,474
Additions in year	-	-
At the end of the year	<u>35,474</u>	<u>35,474</u>
<b>Depreciation</b>		
At the start of the year	29,802	29,802
Charge for the year	1,418	1,418
At the end of the year	<u>31,220</u>	<u>31,220</u>
<b>Net book value</b>		
At the end of the year	<u>4,254</u>	<u>4,254</u>
At the start of the year	<u>5,672</u>	<u>5,672</u>

All of the above assets are used for charitable purposes.

**12 Debtors**

	2019 £	2018 £
Grants and other income receivable	11,500	42,892
Prepayments	3,168	1,493
Accrued income	6,979	-
	<u>21,647</u>	<u>44,385</u>

**13 Creditors: amounts falling due within one year**

	2019 £	2018 £
Trade creditors	2,974	1,508
Taxation and social security	217	99
Accrued expenses	3,500	3,500
Deferred income - Grants received in advance	77,595	73,815
Other creditors	786	-
	<u>85,072</u>	<u>78,922</u>

**Deferred income**

	2019 £	2018 £
Balance at the beginning of the year	73,815	60,869
Amount released to income in the year	(73,815)	(60,869)
Amount deferred in the year	77,595	73,815
Balance at the end of the year	<u>77,595</u>	<u>73,815</u>

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

**14 Analysis of net assets between funds**

**Current year**

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	4,254	-	-	4,254
Net current assets	33,879	40,000	96,106	169,985
<b>Net assets at the end of the year</b>	<b>38,133</b>	<b>40,000</b>	<b>96,106</b>	<b>174,239</b>

**Analysis of net assets between funds**  
**Prior year**

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	5,672	-	-	5,672
Net current assets	32,461	40,000	56,650	129,111
<b>Net assets at the end of the year</b>	<b>38,133</b>	<b>40,000</b>	<b>56,650</b>	<b>134,783</b>

**15 Movements in funds**

**Current year**

	At the start of the year £	Incoming resources £	Outgoing resources £	Transfers £	At the end of the year £
<b>Unrestricted funds:</b>					
General funds	38,133	6,422	6,422	-	38,133
Designated funds	40,000	-	-	-	40,000
<b>Total unrestricted funds</b>	<b>78,133</b>	<b>6,422</b>	<b>6,422</b>	<b>-</b>	<b>78,133</b>
<b>Restricted funds:</b>					
MM - Expansion	19,982	159,863	146,566	-	33,279
NHS Tower Hamlets Maternity Mates	4,241	62,000	62,143	-	4,098
DOLG FGM Project	24,694	65,466	42,887	-	47,273
City Bridge - Volunteer Elders Project	7,216	7,596	14,812	-	-
MM Waltham Forest	-	6,479	6,479	-	-
UEL Project	-	240	240	-	-
NHS Newham CCG Maternity Mates	517	90,000	90,000	-	517
The Mind	-	10,940	-	-	10,940
<b>Total restricted funds</b>	<b>56,650</b>	<b>402,584</b>	<b>363,128</b>	<b>-</b>	<b>96,106</b>
<b>Total funds</b>	<b>134,783</b>	<b>409,006</b>	<b>369,550</b>	<b>-</b>	<b>174,239</b>

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

**Movements in funds prior year**

	At the start of the year £	Incoming resources £	Outgoing resources £	Transfers £	At the end of the year £
<b>Unrestricted funds:</b>					
General funds	32,730	5,403	-	-	38,133
Designated funds	40,000	-	-	-	40,000
<b>Total unrestricted funds</b>	<b>72,730</b>	<b>5,403</b>	<b>-</b>	<b>-</b>	<b>78,133</b>

	At the start of the year £	Incoming resources £	Outgoing resources £	Transfers £	At the end of the year £
<b>Restricted funds:</b>					
Specialist Mental Health Maternity Mates	4,519	-	4,519	-	-
BARTS - THPCT Bengali Hearing Project	-	29,677	29,677	-	-
MM - Expansion	4,827	136,261	121,105	-	19,982
NHS Tower Hamlets Maternity Mates	14,165	62,300	72,224	-	4,241
DOLG FGM Project	18,400	40,906	34,612	-	24,694
City Bridge - Volunteer Elders Project	4,329	42,239	39,352	-	7,217
MM Waltham Forest	-	22,522	22,522	-	-
UEL Project	6,471	17,980	24,451	-	-
NHS Newham CCG Maternity Mates	9,006	90,630	99,119	-	517
London Catalyst - Chinese & Vietnamese	339	-	339	-	-
Somali Women Employment Project	6,606	-	6,606	-	-
UCL Project	-	1,828	1,828	-	-
MM Expansion - Building Capabilities	12,765	-	12,765	-	-
<b>Total restricted funds</b>	<b>81,425</b>	<b>444,343</b>	<b>469,118</b>	<b>-</b>	<b>56,650</b>
<b>Total funds</b>	<b>154,155</b>	<b>449,746</b>	<b>469,118</b>	<b>-</b>	<b>134,783</b>

**Purposes of restricted funds**

The income of the charity includes grants received for specific restricted projects. The trustees' report includes a brief description of the activities of each project.

The financial movements on the restricted funds are summarised above. On completion of a project, any small funding surplus or deficit is cleared by a transfer to or from unrestricted funds.

**Purposes of designated funds**

During the previous years, the trustees agreed that it would be prudent to set up a designated fund to finance any future liabilities that would be incurred on the closure of the organisation. In this financial year, the initial £40,000 transferred is considered sufficient for this purpose.

**Women's Health and Family Services**  
**Notes to the financial statements**  
**For the year ended 31 March 2019**

---

**16 Legal status of the charity**

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

**17 Related party transactions**

There are no related party transactions to disclose for 2019 (2018: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.