

REGISTERED COMPANY NUMBER: SC412169 (Scotland)
REGISTERED CHARITY NUMBER: 013951

**Report of the Trustees and
Financial Statements for the Year Ended 31 March 2020**
for
Border Women's Aid Ltd
(A Company Limited by Guarantee)



Gall Robertson CA
Tweedside Park
Tweedbank
Galashiels
Selkirkshire
TD1 3TE

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for the Year Ended 31 March 2020**

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Border Women's Aid Ltd

**Report of the Trustees
for the Year Ended 31 March 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the Organisation's are as follows:

- (a) To provide, on request, temporary refuge for women (and their children, if any) who have suffered mental, physical or sexual abuse in a domestic situation or otherwise.
- (b) To encourage women to determine their own futures and support them in any decision they take.
- (c) To recognise and care for the educational and emotional needs of children involved.
- (d) To offer advice and support to any women with difficulties other than those specified above, to the best of the Organisation's abilities.
- (e) To offer support and advice to any woman who is the victim of violence, whether or not she wishes to be resident in the refuge.
- (f) To educate and inform the public, the police, the social services and any other statutory or voluntary bodies with regard to the causes, prevention and relief of such abuse and suffering.
- (g) To provide training for members of the Organisation paid workers and volunteers in all areas pertaining to women's needs.

Border Women's Aid Ltd

Report of the Trustees for the Year Ended 31 March 2020

OBJECTIVES AND ACTIVITIES

Significant activities

Care Inspectorate

Inspection published July 2019 provided the following feedback:

Quality of care and support 5 Very Good

Quality of staffing 5 Very Good

Quality of management and leadership Not assessed

The House

The house continues to be welcoming and well maintained. Investing in upgrading works and replacement furniture and white goods as necessary.

The Office

Border Women's Aid (BWA) remain in the office in Hawick. This provides quality office accommodation with low running costs.

Staffing

Service Manager Appointed March 2017

Administrative Assistant appointed Oct 2017

Support Worker Resigned October 2019

Support Worker Appointed April 2019

Relief Support Worker Appointed permanent position Dec 2019

Fundraising

A successful funding bid from National Lottery Community Fund was confirmed in December 2019. This allowed The Robertson Trust pledge to be released. Both funding bids were granted for our Empowering Women For Stronger Communities project. This enables the service to provide outreach support to women and a longer period of follow on support when moving on from refuge and additional staffing will increase the resilience of the service.

Training

The Service Manager has completed SVQ training and is now the registered manager with the service.

Staff and the Board continue to attend training and seminars with Scottish Women's Aid. Staff attend training provided by Violence Against Women Partnership (VAWP). The Service Manager attended Safe and Together training.

Joint Working

BWA have continued to work successfully in partnership with SBC Homelessness Team, SBC Safer Communities Team, Pathway Project and Violence Against Women Partnership (VAWP), amongst others. Attend and participate at monthly Multi Agency Risk Assessment Conference (MARAC) meetings. Continued affiliation with Scottish Women's Aid.

Public benefit

The charity is a Public Benefit entity.

FINANCIAL REVIEW

Financial position

The organisation has generated a deficit of £8,734 in the year (2019 - surplus of £20). This is mainly due to an unexpected reduction in housing benefit income received paired with an increase in wages costs.

Reserves policy

The charity held free funds in reserve. The balance stands at £56,619 of which £22,630 is being held to protect the project from the following costs:

1. Future maintenance and running costs of the refuge and office
2. Future staff redundancies
3. Possible shortfalls in future funding.

Border Women's Aid Ltd

Report of the Trustees for the Year Ended 31 March 2020

FUTURE PLANS

BWA Staff and Trustees continue to review and update the Strategic Plan for period 2019 to 2021.

The plan is available to review upon request but the Vision, Mission, Values are as detailed below:

Vision: A community where all women and children can be safe and strong.

Mission: Women supporting women to live empowered lives free from domestic abuse in all its forms.

Values: Equality, Respect, Commitment & Trust.

The COVID-19 Pandemic which resulted in a lockdown scenario in March 2020 has had a significant impact on the service provided by Border Women's Aid predominantly in the period after end March 2020. Our service has adapted to support women while complying with isolation guidelines. We have actively promoted our service via social media and radio advertising to reach out to women experiencing domestic abuse while they are living with restricted opportunities to contact for support. We have made some essential changes to the Refuge provision and made available PPE and other essential provisions. We have continued to develop our service and plan further changes to adapt to our reduced ability to support Women face to face. We have updated our Service Risk Assessment and Contingency plans and continue to evolve the service we offer in each phase of this crisis.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Constitution

The organisation is a recognised charity, number SC013951. It was incorporated as a company limited by guarantee as defined by the Companies Act 2006 on 28th November 2011, number SC412169 and started trading on 1st January 2012. The governing documents are the memorandum and articles of association.

Recruitment and appointment of new trustees

Membership is open to any woman sympathetic to the objectives of the committee. Administration of the Association's business is carried out by the Board which is elected at the AGM each year.

The Board in office during the period between 1st April 2019 and 31st March 2020 are shown below.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The board meets regularly to ensure that current and potential risks are adequately identified and controlled.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC412169 (Scotland)

Registered Charity number

013951

Registered office

Unit 5B
Liddesdale Road
Hawick
TD9 0BN

Trustees

E M Hutchison

H Thomas

E McHugh

J Moffat (resigned 9.10.19)

S Thomas (appointed 9.10.19)

F Minnis (appointed 9.10.19)

Border Women's Aid Ltd

**Report of the Trustees
for the Year Ended 31 March 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Sheila Robertson CA (ICAS)
Chartered Accountant
Gall Robertson CA
Tweedside Park
Tweedbank
Galashiels
Selkirkshire
TD1 3TE

COMMENCEMENT OF ACTIVITIES

Incorporation

The charitable company was incorporated on 28th November 2011 and commenced trading on 1st January 2012.

Approved by order of the board of trustees on 15/9/2020 and signed on its behalf by:



S Thomas - Trustee

**Independent Examiner's Report to the Trustees of
Border Women's Aid Ltd**

I report on the accounts for the year ended 31 March 2020 set out on pages six to fourteen.

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

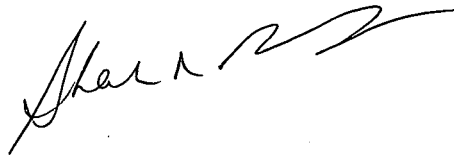
In connection with my examination, no matter has come to my attention :

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sheila Robertson CA (ICAS)
Chartered Accountant
Gall Robertson CA
Tweedside Park
Tweedbank
Galashiels
Selkirkshire
TD1 3TE



Date: 30/9/20

Border Women's Aid Ltd

**Statement of Financial Activities
for the Year Ended 31 March 2020**

	Notes	Unrestricted fund £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	6,609	-	6,609	3,500
Charitable activities					
General support costs		70,633	15,963	86,596	96,715
Investment income	3	96	-	96	7
Total		<u>77,338</u>	<u>15,963</u>	<u>93,301</u>	<u>100,222</u>
EXPENDITURE ON					
Raising funds		1	804	805	1,369
Charitable activities					
General support costs		58,056	42,608	100,664	98,833
Total		<u>58,057</u>	<u>43,412</u>	<u>101,469</u>	<u>100,202</u>
NET INCOME/(EXPENDITURE)		<u>19,281</u>	<u>(27,449)</u>	<u>(8,168)</u>	<u>20</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>46,134</u>	<u>18,653</u>	<u>64,787</u>	<u>64,767</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>65,415</u></u>	<u><u>(8,796)</u></u>	<u><u>56,619</u></u>	<u><u>64,787</u></u>

The notes form part of these financial statements

Border Women's Aid Ltd

**Balance Sheet
31 March 2020**

	Notes	Unrestricted fund £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
FIXED ASSETS					
Tangible assets	9	3,605	637	4,242	4,545
CURRENT ASSETS					
Debtors	10	1,090	-	1,090	1,083
Cash at bank and in hand		62,172	174	62,346	64,739
		<u>63,262</u>	<u>174</u>	<u>63,436</u>	<u>65,822</u>
CREDITORS					
Amounts falling due within one year	11	(1,451)	(9,608)	(11,059)	(5,580)
		<u>61,811</u>	<u>(9,434)</u>	<u>52,377</u>	<u>60,242</u>
NET CURRENT ASSETS/(LIABILITIES)					
		<u>65,416</u>	<u>(8,797)</u>	<u>56,619</u>	<u>64,787</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>65,416</u>	<u>(8,797)</u>	<u>56,619</u>	<u>64,787</u>
NET ASSETS					
		<u>65,416</u>	<u>(8,797)</u>	<u>56,619</u>	<u>64,787</u>
FUNDS					
Unrestricted funds	13			65,416	46,134
Restricted funds				(8,797)	18,653
				<u>56,619</u>	<u>64,787</u>
TOTAL FUNDS					

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each 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 financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 15.1.20 and were signed on its behalf by:



S Thomas - Trustee

The notes form part of these financial statements

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going Concern

The directors have assessed a period of 12 months from the date of approval of the financial statements and consider that no material uncertainties exist that cast significant doubt about the ability of the company to continue as a going concern. Thus the directors adopt the going concern basis of accounting in preparing the financial statements.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 10% on reducing balance
Plant and machinery	- 20% on reducing balance
Fixtures and fittings	- 20% on cost
Computer equipment	- 20% on cost

Tangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. If there is an indication that there has been a significant change in depreciation rate, useful life or residual value of tangible assets, the depreciation is revised prospectively to reflect the new estimates.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other comprehensive income and accumulated in capital and reserves, except to the extent it reverses a revaluation decrease of the same asset previously recognised in profit or loss. A decrease in the carrying amount of an asset as result of revaluation is recognised in other comprehensive income to the extent of any previously recognised revaluation increase accumulated in capital and reserves in respect of that asset. Where a revaluation decrease exceeds the accumulated revaluation gains accumulated in capital and reserves in respect of that asset, the excess shall be recognised in profit or loss.

Impairment

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Border Women's Aid Ltd

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

When it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

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

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised in finance costs in profit or loss in the period it arises.

2. DONATIONS AND LEGACIES

	31.3.20	31.3.19
	£	£
Donations	6,609	3,500

3. INVESTMENT INCOME

	31.3.20	31.3.19
	£	£
Deposit account interest	96	7

Border Women's Aid Ltd

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.20	31.3.19
	£	£
Depreciation - owned assets	<u>1,002</u>	<u>287</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2020 nor for the year ended 31 March 2019.

6. STAFF COSTS

	31.3.20	31.3.19
	£	£
Wages and salaries	66,017	59,011
Social security costs	1,442	991
Other pension costs	1,181	694
	<u>68,640</u>	<u>60,696</u>

The average monthly number of employees during the year was as follows:

	31.3.20	31.3.19
Staff	<u>5</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

7. PENSION COMMITMENTS

During the period the Charity contributed £1181 to the scheme on behalf of eligible employees. This amount has been allocated between the restricted and unrestricted funds based on the job roles of each employee.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,500	-	3,500
Charitable activities			
General support costs	70,633	26,082	96,715
Investment income	<u>7</u>	<u>-</u>	<u>7</u>
Total	74,140	26,082	100,222
EXPENDITURE ON			
Raising funds	1	1,368	1,369

Border Women's Aid Ltd

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted funds £	Total funds £
Charitable activities			
General support costs	58,232	40,601	98,833
	<hr/>	<hr/>	<hr/>
Total	58,233	41,969	100,202
	<hr/>	<hr/>	<hr/>
NET INCOME/(EXPENDITURE)	15,907	(15,887)	20

RECONCILIATION OF FUNDS

Total funds brought forward	30,227	34,540	64,767
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	46,134	18,653	64,787
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

9. TANGIBLE FIXED ASSETS

	Improvements to property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 April 2019	4,254	-	25,453	13,890	43,597
Additions	-	699	-	-	699
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2020	4,254	699	25,453	13,890	44,296
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION					
At 1 April 2019	3,632	-	25,453	9,967	39,052
Charge for year	63	140	-	799	1,002
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2020	3,695	140	25,453	10,766	40,054
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE					
At 31 March 2020	559	559	-	3,124	4,242
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2019	622	-	-	3,923	4,545
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Border Women's Aid Ltd

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20	31.3.19
	£	£
Other debtors	124	124
Prepayments	966	959
	<u>1,090</u>	<u>1,083</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20	31.3.19
	£	£
Bank loans and overdrafts (see note 12)	9,029	3,976
Trade creditors	2,030	1,604
	<u>11,059</u>	<u>5,580</u>

12. LOANS

An analysis of the maturity of loans is given below:

	31.3.20	31.3.19
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>9,029</u>	<u>3,976</u>

13. MOVEMENT IN FUNDS

	At 1.4.19	Net movement in funds	At 31.3.20
	£	£	£
Unrestricted funds			
General fund	46,134	19,282	65,416
Restricted funds			
Other restricted funds	18,653	(27,450)	(8,797)
	<u>64,787</u>	<u>(8,168)</u>	<u>56,619</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	77,338	(58,056)	19,282
Restricted funds			
Other restricted funds	15,963	(43,413)	(27,450)
	<u>93,301</u>	<u>(101,469)</u>	<u>(8,168)</u>

Border Women's Aid Ltd

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	At 31.3.19 £
Unrestricted funds			
General fund	30,227	15,907	46,134
Restricted funds			
Other restricted funds	34,540	(15,887)	18,653
TOTAL FUNDS	<u>64,767</u>	<u>20</u>	<u>64,787</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	74,140	(58,233)	15,907
Restricted funds			
Other restricted funds	26,082	(41,969)	(15,887)
TOTAL FUNDS	<u>100,222</u>	<u>(100,202)</u>	<u>20</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.18 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	30,227	35,189	65,416
Restricted funds			
Other restricted funds	34,540	(43,337)	(8,797)
TOTAL FUNDS	<u>64,767</u>	<u>(8,148)</u>	<u>56,619</u>

Border Women's Aid Ltd

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	151,478	(116,289)	35,189
Restricted funds			
Other restricted funds	42,045	(85,382)	(43,337)
TOTAL FUNDS	<u>193,523</u>	<u>(201,671)</u>	<u>(8,148)</u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.

15. FEES PAID TO INDEPENDENT EXAMINER

During the year the amount payable to Gall Robertson CA for the independent examination of the accounts was £966 (2019 - £702), £370 for bookkeeping services (2019 - £610) and £865 (2019 - £836) for payroll and other services.

16. GOING CONCERN

The Trustees have no material uncertainties regarding the Charity's ability to continue.

17. PUBLIC BENEFIT

The Charity is a Public Benefit Entity.