

Katherine Low Settlement Limited
Registered Charity Number 1081248
Registered Company Number 03814833



ANNUAL REPORT AND ACCOUNTS
OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2020

KATHERINE LOW SETTLEMENT LIMITED
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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1081248
Registered Company Number 03814833

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President Reverend John Wates, J.P., M.A., O.B.E.

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Margaret Robson

Trustees Ben Thomas Chair
Abigail Cable Vice Chair
Nicholas Stopford Hon Treasurer
Rev. Canon Simon Butler
Lucy Elphinstone
Geoff Thomas
Martin Alcock
Dr. Sarah Swash

Chief Executive Aaron Barbour

Bankers Charities Aid Foundation (CAF)

Auditors BDA Associates Ltd
Statutory Auditor
Chartered Accountants
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Thames Ditton, Surrey KT7 0QJ

Solicitors Rodgers and Burton
179 Upper Richmond Road West, London SW14 1DU

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The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual directors' report with the financial statements for the charity for the year ended 31st 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 102 (FRS102) (effective 1 January 2015).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Katherine Low Settlement is an independent charity and is registered as a company limited by guarantee. The charity was founded in 1924 and has been serving the communities of Battersea and Wandsworth to tackle poverty and build stronger communities ever since. The limited company was incorporated on 27 July 1999 under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association.

Trustees

Katherine Low Settlement is governed by a Board of Trustees, not exceeding ten in number, who are elected by the membership at the Annual General Meeting (AGM). Each year a third of Trustees stand down at the AGM and are eligible for re-election. The Trustees have no beneficial interests in or contracts with the organisation during the year.

Trustees' recruitment and induction

Board members are selected on the basis of the experience, skills and expertise they bring to further the main objectives of the Settlement and to reflect the diversity of the community with respect to age, ethnicity and disability and a representation of a variety of backgrounds, particularly those from the local community of Battersea.

The induction process for new Trustees includes the provision of information as specified by the Charities Commission on their roles and responsibilities, policy and procedures, meetings with key staff and the Chair of Trustees and visits to the Settlement both by arrangement and informally.

Management and Staffing

The Trustees delegate the day-to-day work and operations of the Settlement to a small core establishment of hardworking and dedicated staff, who operate within defined terms of reference and authority. The Senior Management Team includes Aaron Barbour, Chief Executive; Fleur Anderson, Head of Community Services (Left December 2019 to become MP for Putney); Tracy Frostick, Administrative and Premises Manager; Sarah Goodall, Head of Elders Team (Joined May 2019); Fran Jukes, Head of ESOL Team; Sarah Rackham, Community Development Manager (Retired April 2019 after 28 years with KLS); Paula Robertson, Head of Love to Learn (Joined April 2020). In addition to an excellent team of 40 staff, the work is supported by more than 200+ amazing volunteers. Their dedication brings a unique strength to the Settlement, extending the capacity and reach of the organisation.

Risk Management

The Trustees conduct an annual review of the major risks to which the charity is exposed covering strategic, operational, financial, governance, compliance and external risks. The review identifies potentially significant risks and their likelihood and possible impact in each of these areas, together with existing control measures. Also, any additional actions and policies required to mitigate retained risks and the people responsible for ensuring they are monitored and addressed.

The Trustees have given consideration to the major risks to which the charity is exposed - which focus in particular on funding and staffing - and have satisfied themselves that systems and procedures are in place to mitigate these and other risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees confirm that when reviewing the charity's activities and devising future programmes, they have referred to the Charity Commission's general guidance on public benefit and complied with their duties of the Charities Act 2011. In particular, the Trustees have considered how planned activities will contribute to meeting the strategic aims of the charity.

Vision, Mission and Values

Katherine Low Settlement is driven by its vision and mission and led by its values.

Vision

Our vision is for an inclusive society where the people of Battersea and the wider Wandsworth community achieve their potential together.

Mission

We foster and empower communities in our neighbourhood to reduce poverty and isolation.

Values

- **Respect:** for the unique worth of individuals and communities, and their right to make informed and empowered choices
- **Collaboration:** with others, promoting equal opportunity, challenging discrimination and valuing diversity
- **Sustainability:** Focussed on lasting impact and ensuring the continuity of the settlement
- **Kindness:** Acting with care, generosity, trust and friendliness towards all

Aims

- **Foster community:** Create a sense of belonging, unity and trust for all local people to engage and collaborate with each other
- **Promote empowerment:** Enable people's voices to be heard
- **Fight poverty:** Identify, nurture and energise the potential in individuals and organisations by increasing their educational, economic and social opportunities
- **Reduce isolation:** Widen local people's circle of friends and networks of support, involvement in the community and access to health & social services

Activities

- **Direct** running of our own community projects to support children, young people and their families, older people and refugee communities
- **Indirect** partnering with and offering premises and rooms to other groups working with e.g. people with mental health issues
- **Campaigning** against intolerance and injustice where it undermines our aims

KLS new 5-year strategy

This has been the third year of implementing our 5-year strategy. This annual report looks back on what we've achieved over the last year. The strategy enables KLS to rise to the challenge of meeting increasing demands, needs and difficulties in Battersea and the wider Wandsworth community, and to be an even stronger organisation throughout the century ahead.

The strengths of the Settlement lie in our relationships, facilities, reputation and fundraising capability to empower communities in Wandsworth in their fight against poverty and isolation. We have never been in a stronger position to do so. Today we provide a broad range of directly and indirectly delivered activities and an increasing campaigning role.

But we can do more. During our 5-year strategy, we will boost our membership, increase communications, strengthen partnerships and campaign on key issues. In support of this we will look to secure funding for additional operating staff and enhance our systems for closely monitoring our effectiveness and impact.

KLS has also been working hard this year to develop plans and raise funds to improve the building at 108 Battersea high Street and make it more accessible (including installing a lift). The Trustees are mindful of the need to consider the impact of any building programme on our services both short and long term. Our ultimate aim is for the Settlement to be accessible, versatile and a hospitable community hub. We will be able to increase our services and capacity, whilst keeping and celebrating our rich heritage.

Priorities for Change:

In our five year strategy (2017-2022) we are committed to:

Upgrade our Facilities

1. Improving access to, quality of and capacity within our **facilities**.

Increase Reach

2. Sourcing funds for staff and volunteers to **support more members**.
3. Promoting **awareness** and understanding of KLS.
4. Enhancing **transportation** for, and **outreach** to, members.

Assure Quality

5. **Monitoring**, and improving our **effectiveness**.
6. Increasing and further **personalising** our support for members with complex needs.

Enhance Activities

7. Broadening the range of **activities we provide directly**.
8. Coordinating, promoting and signposting to **other charities**.
9. **Campaigning** for external policy change.

STOP PRESS – Coronavirus Lockdown – STOP PRESS

The worst of times brings out the best in humanity and our teams are demonstrating this. Over the last few months we've been responding, adapting and refocusing our work to meet the needs of local people during the Covid-19 crisis.

On 17th March 2020 we suspended our face-to-face services, sent staff and volunteers home, closed our community centre; and have gotten heavily involved in the wider coordination across Battersea and Wandsworth e.g. we've helped set up Battersea Coronavirus Angels - we've recruited 450 volunteers and supported nearly 500 vulnerable people (March-July 2020); developed the BLSW11 Alliance Covid19 Grant Fund (£100k); and we're working with Wandsworth Council and local charities to coordinate a strategic and practical response across the borough.

We've adapted our community services to support all our members over the telephone, online, and by post e.g. supporting our most vulnerable elders with daily calls, delivering ESOL (English) classes via Zoom/WhatsApp, supporting our Somali Women's Group via WhatsApp once their children have gone to bed, hosting a new Corona Homework Club for refugee young people. We're providing practical and emotional support for all our staff and volunteers working at home.

We're continuing to work closely with all our members to shape and provide the services that they want now and in the future. We're anticipating that there could be several phases of easing and tightening the lockdown over the coming months and possibly years. We are planning how we can best respond to these.

Your support and help on this journey would be much appreciated.

ACHIEVEMENTS AND PERFORMANCE

The following report highlights our achievements and performance during 2019/20, in line with our new strategy and priorities for change:

1. Upgrade our Facilities

We spent the spring and summer months building our relationship with key independent funders. During the summer we were told by one that their priorities had altered. This has set us back. Independent funders will be the key source of funding for our ambitious renovation and rebuilding programme of 108 Battersea High Street. Without these sources of funding available it will take us longer to raise the funding we need. We also commissioned a feasibility study into developing our support from major donors. We hope to take these findings and our fundraising forward in 2020 and onwards in growing our relationship with our supporters.

We continued to invite other charities and community groups to operate out of our premises so together as partners we can meet the diverse needs of the local communities of Wandsworth. This involves renting office space and renting activity rooms so they can provide activities and services. We also offer pro bono business consultancy support to develop the organisational infrastructure of other local charities and social enterprises on issues such as governance, strategy, fundraising, HR, and needs analysis and user research.

This benefits everyone: the community organisations acquire the skills and knowledge to grow; in turn they are able to support more local residents, and have the space (rooms/offices) to deliver their services from 108 Battersea High Street; we refer our members to their services and on occasion they train and support our staff and volunteer teams; we therefore are in a better position to support our members and so more local residents. A virtuous circle of mutual support.

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Office Tenants (2019/20)	Room Hire partners (2019/20) – Regulars
<ul style="list-style-type: none"> ▪ The Baked Bean Company (left January 2020) ▪ Childcare & Business Consultancy Services (CBC Services) ▪ Free2b Alliance ▪ Jags Foundation ▪ Sen Talk ▪ Well Kneaded Company (left August 2019) <p><u>Hire a Room at KLS</u> Hire our space whatever the occasion be that birthdays, conferences, meetings, training or parties.</p> <p>We can accommodate small and large groups up to 70 people, in one of our 5 rooms to hire. We're open 7 days a week and are easy to reach with good transport links. We have catering, WIFI & IT facilities, equipment galore and disabled access – for one-off bookings, weekly classes, long-term bookings – all are welcome.</p> <p>We are the perfect venue to hire for all type of events and meetings, so please get in touch. We're here to help.</p> <p>To hire a room please contact:</p> <p>Tracy Frostick Administration & Premises Manager Katherine Low Settlement</p> <p>020 7223 2845 tracy@klsettlement.org.uk</p> <p>108 Battersea High Street London SW11 3HP</p> <p>Note: A number of other groups and local residents used our facilities for one-off events and activities throughout the year.</p>	<ul style="list-style-type: none"> ▪ Baked Bean Company ▪ Battersea Befriending Network ▪ Battersea Labour Party ▪ Battersea Women's Institute (WI) ▪ Brownies & Girl Guides – Battersea ▪ Caterpillar Music ▪ Church - Battle Axe Ministry ▪ Church - City of God Church ▪ Church - Jehovah Jireh Pentecostal Apostolic Assembly ▪ Church - Karios Ministries ▪ Church - The Redeemed Christian Church of God / Beautiful Gate Battersea ▪ Cranio Sacral Therapy ▪ Drink Driver Education ▪ EACH Counselling & Support ▪ Enable Leisure and Culture ▪ English For Action ▪ Fairbeats! (working with our Love to Learn Homework Club) ▪ Free2B Alliance ▪ Funky Moves Dance Class ▪ Graduate Puppies ▪ Larondina Special Needs Dance Company ▪ Line Dancing with Geoffrey Evans ▪ Messy Art 4 Kids ▪ M.G. Fitness ▪ Notre Dame de France' catéchism classes ▪ Puppy School ▪ Scorpion Kickboxing ▪ Sen Talk ▪ Sound Minds: Community Choir ▪ Sound Minds: Mama Low's Kitchen ▪ South London T'ai Chi ▪ Spectra ▪ South West London Law Centre (SWLLC) ▪ The Contact Club ▪ Words First ▪ WOW Mums: Saturday Karate Club ▪ Yoga (Gentle Yoga) with Jenny Delenta ▪ Yoga Bee Leaf Yoga

2. Increase Reach

We have had another succesful year generating enough funds to be able to keep the charity going. We focus our fundraising efforts on securing a few large, multi-year grants from major charitable trusts and foundations; supplemented by generous donations from our growing supporter base. Thank you for all your support. It is very much appreciated.

Join KLS Friends

We consider anyone who donates or volunteers for KLS as a Friend of KLS. This is an opportunity for the charity and its donors to get to know each other. Friends of KLS have opportunities to attend breakfasts, meet staff, have their photo put up in our community centre, or have a tour of our 250-year-old building, which survived bombing during World War II and was ceremonially opened by the Queen Mother 96 years ago. All opportunities for KLS Friends are completely optional.

A donation to Katherine Low Settlement makes a big difference to the lives of local people we work with. Your donation will enable us to keep running our older people's lunch club, young people's homework club, mentoring programme and ESOL teaching – and more. No matter how large or small your donation, we appreciate what you can give. To make a regular donation please visit: www.klsettlement.org.uk/donate Thank you!

3. Assure Quality

We have been using our new bespoke database and CRM system called Lamplight. Following a few teething problems we are using it to record what we do, and in time it will give us a better understanding of KLS, our members, services and work. The monitoring, evaluation and reporting on our activities is more accurate and comprehensive for decision making and therefore refining and improving our work. It is used at Trustee and Senior Management Team meetings, as well as with our members and supporters.

Safeguarding our members, staff and volunteers remains of key importance for KLS. There were no significant safeguarding issues this year.

4. Enhance Activities

We continued delivering our own direct services (see below), as well as our community building and campaigning work. This specifically involves building relationships, networking, contributing to community initiatives, supporting other charities and community groups, collaborative work with other agencies, and bringing different people and communities together. We have focused principally on:

- Battersea Community Forum
- Big Local SW11 and their strategic partnership called The Alliance
- Link UP London (became an independent organisation from KLS in July 2018)
- Wandsworth Older People's Forum and Network
- Wandsworth Clinical Commission Group Patient Participation & Involvement
- Healthwatch Wandsworth
- Wandsworth Voluntary Sector Coordination Project and Forum
- Wandsworth Welcomes Refugees

Here are three examples of our work:

a. Setting up a winter homeless shelter

We teamed up with homeless charity Glass Door, St Mary's Church of England Church, Battersea Church Road (one of our co-founders) and Sacred Heart Roman Catholic Church, Trott Street to support homeless people in Battersea over the winter months (November 2019 – March 2020).

The number of rough sleepers in London has trebled over the last 10 years. By and large, people do not choose to be homeless but find themselves sleeping on the streets because they are facing major crises in their lives such as relationship breakdown, redundancy, poor mental health, domestic abuse and more. Homeless people are some of the most vulnerable and socially excluded people in our society. With support, people can leave homelessness behind.

As a local charity we wanted to play our part in addressing this. So, with our partners we opened up our community centre. Each Saturday night 35 homeless guests received a hot meal and spent the night warmly and safely. They were supported by a team of 70 local volunteers, who on a rota, took turns to support the guests. We plan to run the shelter this coming winter.

b. Saving local Children's Centres from closure

Following a decision by the local Council to reorganise their children and youth services, due to austerity measures, it became clear that one of their options was to close or heavily reduce some of the children's centres in Battersea. We worked with local parents and community organisations to lobby the Council with evidence of their importance and use. Collectively we were able to offer alternative options. The children centres remain open for the benefit of local families.

c. The Big Local SW11 Alliance

The Alliance is a lead group of five local long-standing, trusted and passionate organisations (Caius House, Carney's Community, Katherine Low Settlement, Providence House, St Peter's Church and Big Local SW11). We have deep community roots and social relations that span many generations. We are working together to rebuild the social fabric of the community in Battersea; and are working in partnership with other local community delivery partners. Visit: <https://www.biglocalsw11.co.uk/blsw11-strategic-partnership/>

5. KLS direct services in 2019/20

a) Katherine Low Settlement's work with elders

We have worked with older people since we started 96 years ago. We provide, often in partnership, a range of projects and activities focusing on Health and Wellbeing, Creative Arts, Intergenerational Work, Connecting Neighbours & Active Participation and Trips / Outings. We are locally focused, responsive to need, co-produce our work programme and achieve effective and significant outcomes for older people.

Our members

We prioritise working with isolated, frail elders living in Battersea and across Wandsworth – particularly those who are single, recently bereaved, with little or no family, living on a low income and in poor health (including diabetes, arthritis, Dementia, stroke, blood pressure and mental health issues).

- 223 older members.
- On average 140 attend each month. There has been a 40% increase in regular attendance.
- 17 weekly groups – 13 delivered by KLS directly, 4 provided by our partners.
- 42 new members were referred and assessed (17% increase on last year).

- Retention rates are high. Even when members are hospitalised or unwell we actively stay in touch and are delighted by how many resume activities as soon as they are able.
- 77 is the average age – our eldest Cecilia is 95 – 35% of our members are aged 80+.

Our Achievements in 2019/20

Outcome 1. We encourage active and independent living

We enabled older people to stay physically healthier and have a sense of purpose to their lives.

100% of our elder members make a contribution to the life of Katherine Low Settlement.

“The drama group has given me a new lease of life and a chance to develop talents I never thought I had. It is something I look forward to every week.”

On average 140 older people regularly attended each month one or more of the 17 activities we run. 83% of new members attended one or more weekly activity. These include:

- *Social support clubs:* The Contact Club, The Little Club, Gold & Silver Players drama group, arts and craft activities, sewing, ‘Crafternoon’ club, a community choir; as well as a quarterly Mental Health Carers group.
- *Exercise programmes:* chair-based exercises and chair-based dance (5 sessions a week), Dance for Life, a walking group (when the weather permits), gentle yoga, T’ai Chi, and line dancing.
- *Healthy eating:* such as the Older People’s Lunch Club (3 per week).
- *Trips & Outings:* We doubled the number of trips this year to 22 (10 last year). These included trips to Brighton, Richmond Park, The Poppy Factory, the Theatre, McDonalds – which our members requested as they hadn’t been in years. They enjoyed the ice cream and coffee with our volunteers. We held events including Afternoon Tea, ‘KLS Elders have the X-Factor’ and a Holiday at Home – all were really positively received.
- *One-to-one support:* We offer targeted support for members and their families with complex needs including home and hospital visits.

Additionally, we provide an inspiring, original, imaginative, uplifting (and often hilarious) range of extra elements to our activities, arising from members’ talents and interests and an amazing range of external organisations who love working with us (and us with them).

“It gives me a reason to get up in the morning no matter how I feel. To enjoy the day with good company is what keeps me coming back.” Come rain or shine Martin is with us every week

Outcome 2. We reduce isolation and loneliness

We enable our Elders to make new friends, social connections and networks – creating new relationships and attachments with other older people, particularly important for those recently bereaved. We encourage older people to join other social programmes within KLS, for example, our regular lunch clubs.

95% of our older members have social contact with other people at least once a week.

"I have been embraced from the first visit to KLS and although I do have physical and other challenges, I have always been made to feel welcomed by the team and also the other visitors to the centre. I was able to participate in a trip around Hyde Park, which was very enjoyable and brought back memories." Myrtle, regularly attends our Lunch Club

**95% strengthen their informal network with neighbours, befrienders and the KLS team.
88% feel more in control of their daily lives.**

Food brings people together

A freshly cooked, two-course, healthy meal, is dished up three times a week. Improvements were made to the lunch offer this year including, providing menus in advance, more choices for puddings, offering squash and investing in some new equipment including wipe down table clothes and flowers.

We also invited our volunteers to join our elderly members for the meals, rather than just serving. Our elders have reported a more family and friendly atmosphere.

**We've doubled the numbers coming to lunch club this year.
64 different members attend lunch club on a regular basis.**

*"I enjoy everything at the lunch club that KLS provides, happy with menu."
"Enjoy it very much. Christmas lunch was lovely, especially with the children and visitors."*

In June 2020 we asked our older members to think about the difference attending KLS has made to their lives, in our annual Elders Impact Survey. They reported:

- 100% said they enjoyed the social interaction
- 88% have a wider social network
- 90% feel less isolated
- 98% feel part of the community here in Battersea

*"It gets me out of the house, to spend time with friends, meet new people and be creative."
"You do a wonderful job. You have so much patience."*

Transport is vital in getting our elders to attend our community services

Our adapted minibus travelled over 4,000 miles, picking up and dropping off an average of 48 elders each week (we're at capacity).

100% agreed that our transport support helped them to attend!

We also use Dial-a-Ride, community transport and taxi club services to enable our elders to participate in our services.

Outcome 3. We improve health and wellbeing

We help to improve balance, fitness and strength and a general sense of emotional wellbeing. We instil a positive attitude towards physical activity such that older people may feel able to do more independently.

88% of our elders were better able to manage own health condition through better information, peer support and exercise. This is up 56% from last year.

81 older people attended one of our six exercise classes through the year.

“The atmosphere is very relaxing and welcoming. The class tutors are lovely. We are like a small family.”

Our annual Elders Impact Survey 2019/20 includes questions specifically relating to our exercise programme and the benefits of physical exercise. Our older members reported:

- 95% felt that their fitness level had improved
- 79% felt their balance had improved
- 84% felt their flexibility had improved
- 84% felt their overall strength had improved

“Ann Marie was in a wheelchair and a lack of confidence was a real issue. Now she has the confidence to stand and not use the chair during the classes.” Hannah, our Exercise Tutor
“You are doing a good job, love you all and can’t wait until I can hug you all.” Mary is an active KLS member

b) KLS work with refugee and newly-arrived communities

KLS works with refugee and newly-arrived communities in a variety of ways including our Love to Learn education team; our ESOL (English) programme, and our Women’s Wellbeing Group.

i. Love to Learn education team

One of the principal ways we work with refugee communities is through our Love to Learn education team. They provide a range of education services for 250+ children, young people and their families including befriending and mentoring support, advocacy and casework, a homework club, trips and activities. The aim is to broaden their educational experiences, improving educational outcomes and self-confidence, and supporting their aspirations.

Our 10 part-time staff are supported by a fantastic team of 100+ committed volunteers. They work in partnership with schools, social services, refugee organisations, advice agencies and community groups to ensure that families access appropriate and targeted support for their needs.

i.a. Learning Mentors: We supported 77 volunteer learning mentors to work with 77 young people from a refugee background who are struggling at school (up from 46 pairs last year). Of these, we recruited, trained and supported 22 new volunteers during the year. The children and young people have been assessed as in need of additional educational support, and the mentors visit for one hour a week for at least 6 months. The majority of the pairings last for a full academic year. 29 mentors left the project over the year, out of which 20 had mentored for 6 months or longer.

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We try to make partnerships work through sensitive discussion with the families and volunteers, but in some cases when the child feels negatively about it, or the family life is too chaotic to be able to commit to a weekly time, or there is a personality clash, it is better to re-match the mentor with a different family so this is what we do.

“H spelled 'broccoli' perfectly three times and I brought him a stalk, as it is his favourite vegetable. He spelled it for F (his Mum) and she wanted to learn to spell it. It was wonderful to see H teaching Mum.” A learning mentor reflecting on the difference they've made.

i.b. Family Education and Advocacy Support: Between April'19 and March'20 we supported 243 people with advice and casework support, of whom:

- 102 children from 69 families accessed casework (176 individuals)
- 30 were UASCs (Unaccompanied Asylum Seeking Children)
- An additional 24 students received support with their post-GCSE options
- 39 of these families were new, as were 12 UASCs, post-GCSE students and workshop parents (141 individuals)
- 93% of our family casework this year was self-referred
- 67% involved same language support (e.g. Somali, Tigrinya and Amharic)
- 17% included referrals to other agencies (e.g. benefits, housing, CAMHS)
- 36% of our cases have been shorter term (2-8 weeks)

Our new UASC work has mostly been with Southfields Academy's International Group (whom we've worked with for years), with young people newly arrived from Eritrea and Ethiopia. Our language skills are relied on in the classroom and we resolve many issues for students that underpin their education (from health and immigration problems to discouragement and cultural misunderstanding at school).

In the autumn term we carried out a feedback exercise with 33 parents. Parents commented on what had been helpful and could improve.

- 70% parents said we had solved the problem they had raised fully. 30% said this was solved partially or was in progress.
- 82% were fully satisfied with help received (5 out of 1-5), 18% scored 4.

“She has made big leaps but is still a long way behind her year group and needs support to not fall further behind. Her self-esteem is low but I think having a grownup that comes just for her and shows her with praise and makes things fun has been great for her.”

i.c. Homework & Activities Club: To enable refugee young people to thrive in education we run a number of Homework & Activity Clubs including: Junior Club (5-10 year olds), Senior Club (10-15s), GCSE Study Groups (15-16s) and Holiday Clubs (5-18s).

Last year, at our Clubs, we supported 86 refugee young people and their families with:

- **Weekly term-time clubs** are an hour of educational support and an hour of informal learning activities such as drama, sports, music, arts & craft and cookery. We recruit and train volunteers, and work in partnership with local organisations to provide high quality activities.
- **GCSE study groups** are supported by an experienced tutor and adult volunteers (many are teachers), and enable under-achievers with high potential to boost their learning and achieve the grades they need to take the next steps in their education.
- Due to staff changes, and now Coronavirus, we have not yet started our **new Youth Club**. We have conducted the feasibility, have a plan, and were due to start after Easter'20. We are trialling this online shortly. The Club responds to a need for a safe space trusted by parents/carers and refugee young people, at the key time of leaving school and the care system, transitioning and high vulnerability to dropping out and gangs.
- **Holiday activities**, particularly over the summer holidays, are a highlight and include visits to the seaside, museums, camping, rock-climbing and art classes. During summer'19 we supported 424 young people in 15 events/activities.

"M's reading out loud skills seems to have improved significantly since I started working with her. We take turns reading which seems to be a great motivator. She now does different voices when reading, she knows she can make me laugh!"

ii. Adult Education – ESOL (English) at KLS

Katherine Low Settlement has a strong track record of providing free English for Speakers of Other Languages (ESOL) courses and qualifications since 1999. This enables migrant and refugee communities in Wandsworth to improve their English literacy and language across the four skills of speaking, listening, reading and writing.

"Before I came to KLS, I didn't like education, I was frightened of it. Now I can't wait to go to class and I realise I can learn. I really want to thank KLS for that"

Our ESOL programme in the last academic year (2019/20):

- 97 students on roll
- 9 courses running
- 160 study places across ESOL, Maths, IT and Childcare
- 30 students studied IT
- 33 children using the crèche
- 5 staff, 21 classroom volunteers, 10 student crèche volunteers, 1 student volunteer for our Elders Team
- 25 prospective students on the waiting list
- 6 students moving on to Further Education courses next academic year

Thanks to funding from the National Lottery Community Fund this year, we were able to add to our provision at lower levels, with both a Pre-Entry and an E1 class. We also ran 3 other levels of English. We ran two levels of Maths class, IT and Introduction to Childcare. This was funded by Wandsworth Council's Lifelong Learning Department. We had a well-attended crèche and student volunteers from the Childcare course were able to cover all extra need.

Going Online

The addition of IT to our curriculum has proved very successful. We bought 10 Chrome Books at the beginning of the academic year, so a total of 30 students had the opportunity to develop their digital skills. For some this was the first time they had used a computer. This proved to be timely with the onset of the Covid-19 Pandemic as all provision had to be moved online in a matter of days. During Lockdown, we ran a survey with all the students to find out the scope of digital access and found the following:

Out of 97 Students:

1 - has access to their own computer.

33 – has access to a shared computer with anything up to 6 household members sharing it, but only:

11 – able to use for online classes because of shared use.

64 – accessing online learning and doing homework on a smart phone.

15 – no online presence at all.

It was not possible to run the Summer IT course because of Lockdown, but thanks to Wandsworth Lifelong Learning being flexible we were able to change the provision to 1:1 support for individual students so that 12 students could learn skills with the technology they could access - ranging from sharing photos and documents on their phones, to setting parental controls on smart TVs , and applying for courses at a local further Education college. This was an example of the way that ESOL at KLS tailors its provision and curriculum to the needs we are presented with.

The impact of Lockdown

"I look forward to my classes on Zoom twice a week. I get to talk to other people from my family and I get to see all my lovely classmates and my lovely teacher. I also learn English and Maths!"

Assessment has come in the form of a 'Calculated Result', not exams as usual, because of the lockdown restrictions. We were not able to hold face-to-face exams as planned. Since KLS has a modest income, we took the decision early on to only enter students that we were sure of achieving and who had been able to engage in some form or other with online study. This has meant a lower quantity of exams entered, but a higher achievement rate.

The following 'exam' calculations stand:

- 37 students entering for one or more calculated result of assessment in ESOL Skills for Life; Functional Skills English; Functional Skills Maths; Certificate Vocational studies at Entry 3, Level 1 and level 2
- 56 assessment entries in total
- 54 calculated result achievements

Member Story: Kaamla and the power of IT and photographs

Kaamla is from Afghanistan and came from a community where women were not allowed to go to school. Consequently, she grew up with no education and unable to read and write. She came to the UK 25 years ago and has gradually learnt good literacy skills, but has low confidence in her abilities. This isn't helped by living in an all male household where her position is considered to be the one who tends the home and nothing else.

Kaamla is keen to learn IT skills as she is aware of the possibilities that it will open up for her. Although her son is studying IT at university, he won't let her anywhere near his computer or share his knowledge. She wanted to learn some simple things on her (very old) smartphone. We taught her to access Google classroom and how to edit homework documents. But the thing she most enjoyed was learning how to take photographs and send them to her family in Afghanistan. This has opened up her world just a little bit!

Kaamla is not someone who smiles a lot, but the smile on her face at the end of that zoom session was a humble reminder of the reason why we love to be in education. She's been sending me regular photos ever since.

Partnership work with our ESOL team was bolstered this year. Here are some examples of what went on:

Cooking project

In partnership with Z2K, Waste Not Want Not and Local volunteer Jeanette, we were able to offer a healthy vegetarian cooking workshop for 4 of our students each week, from the beginning of 2020 until lockdown. Many of our students are amazing cooks, but didn't always have the confidence or have the time to risk experimenting with new foods. Thanks to amazing donations of really interesting fruit and veg from Hadas at Waste Not Want Not, funding for essentials from Z2K and Jeanette's imagination and enthusiasm, the students got to make some really interesting and tasty dishes. There was always enough food for the students to take home to share with their families and even better, the staff at KLS got to eat as well! This is an important project that will continue when we are able.

CV workshop with AS Watson Group

10 volunteers from AS Watson visited in October and ran two CV writing workshops with our higher level students. Each pair of students were able to work on a bespoke CV which these experienced professionals helped them put together. For some students this was the first time they had seen their achievements put together in a CV. One student, M, who had been wanting to change her job for some time, immediately sent off her CV to several companies she wanted to work for and had two interviews in the coming weeks. Although she is still looking, she feels really positive and has gained a lot of experience from those interviews that she will be able to use in the future.

Climate change studies

Our E3-L2 students acquired a lot of their language studies through immersion in a year-long project on the subject of Climate Change. Though aware of some issues, the pressures of bringing up families in a country with a different language (as well as all the other pressures of being a migrant), much of the present zeitgeist was beyond their experience and grasp.

The subjects they focused on were food, clothing and pollution and the effects of our consumption of these on the planet. Studying a lot of new vocabulary alongside encouragement to watch and listen to the news in English, the students were excited and empowered to believe that they had the ability to change the future and get involved in community action.

Reusable Theatre shared one of their actors with us for the afternoon – Rosanna did an improvisation workshop with our students which we followed up by taking several students to see their play “This play will change your life” at City Lit in December. Steve from Extinction Rebellion came and ran a seminar with the students on the effects of climate change and the changes we can all make to our consumption habits.

Thomas’s Battersea’s Year 8’s conversation classes.

In February and March, Year 8 pupils from Thomas’s Battersea, a local independent school, visited every Thursday for a half hour conversation session in groups with our Entry 3 class. Each week they chose a different subject – mobile phones, gaming, sport, religion etc and came prepared with lots of questions for the students. They were thoroughly engaging, erudite and interesting. It was a great opportunity for our students to meet children who were often the same age as their own, but from different cultures and experience, and to have the opportunity to have a proper conversation with them. The students had the chance to hear the opinions and feelings of other children and have a really good conversation about issues that affect them all. They were also amazed at the children’s confidence! A really successful project that we hope we can repeat in the future.

Screening of “Sky and Ground”

The director of Sky and Ground, Talya Tibbon, let KLS run a charitable screening of her amazing documentary, followed by a Q&A, in February. The ESOL students made it a hugely successful evening by putting on an amazing spread of food and many of them were on hand to talk to visitors during the event. This raised nearly £1,000 for KLS. Well done!

Other workshops

South West London Law Centre ran four well attended finance workshops on important subjects like Universal Credit; paying bills; budgeting and saving money.

Citizens Advice Bureau ran a bespoke advice session for our students on Settled and Pre-Settled status for those of our students with EU passports. Lucia Palma was very knowledgeable and patient with our students and was able to help with a lot of the issues encountered.

iii. Somali Women’s Wellbeing Group

This is a short update about the work of our Somali Women’s Group so far during 2020.

A big thank you to MoMark’s Community Mental Health Fund and our individual supporters in backing this work.

Aims

KLS' Somali Women's Wellbeing Group aims to:

- Improve mental health for 20 Somali Women who currently have low level mental health issues and low self-esteem.
- Increase confidence for the women to seek support from other services for their mental health (E.g. GP or Talk Wandsworth) if needed.
- Empower the group to lead themselves after the project ends so it becomes a peer-led and sustainable group.

Activities

The group met every Friday morning (starting on 17th January 2020).

Life Coaching

From **17th January to 14th February 2020** the sessions were about 'life coaching'.

The sub topics were:

- Goals and success
- Relationships
- Self-love
- Mindfulness
- Patience

These sessions took five weeks to complete. We designed these sessions with the facilitators to tackle the wider range of mental health issues that the ladies are facing and to identify the type of help they need. Throughout the sessions, the women were expressing themselves, were able to engage with one another and share their stories. For example, here are some quotes from the women:

"I now know what to expect when going to the GP" said F.

S said *"I now know how to dedicate time to being mindful."*

We were setting mindfulness activities for 'homework' every week for them to complete. All in all, we were impressed by the levels of engagement from the women and how they followed through the sessions.

Cook and Talk

From **28th February to 13th March 2020**, we did sessions called 'Cook and Talk'.

The aim of these session was to teach the ladies how to make healthy food to boost their mental health. The women learnt new skills. They were really excited and enjoyed the sessions with the chef (Somali speaking). One lady said *"I've never cooked a vegetable like this before. This has changed the way we've cooked and the way we feed our families."* We had to cut short these sessions because of the lockdown but hope to continue when we're allowed back.

We conducted feedback questionnaires towards the end of the first term. This enabled us to see how they were feeling. The majority of the women scored either 4-5 on the questionnaire, with 4 being very good and 5 being excellent. This means the women were confidently able to talk about their mental health/ feelings and how to seek external help. In the second term, we did phone call feedback from the women which enabled us to understand how they were feeling. Many of them were looking forward to our virtual sessions and they told us what sessions they wanted to cover and to talk about.

The impact of Lockdown on the Women's Group

At Katherine Low Settlement we suspended all of our face-to-face services on 17th March, including this Women's Group, due to the Coronavirus lockdown. The group was due a break anyway due to the Easter school holidays and then Ramadan. However, we decided, in consultation with the women, that for their wellbeing we would continue the group online, rather than have this break. KLS has paid for this out of additional emergency Covid-19 funds that we've been able to raise from our individual supporters (*thank you everyone!*).

'Me Time' – Meeting up on lockdown Fridays with KLS' Somali Women's Group

Our Somali Women's Support Group has continued to meet throughout the lockdown, as everyone involved felt that it was particular important to carry on and support one another through this extraordinary time. Here Faaduma, our Women's Group Coordinator, reflects upon the sessions.

"After a few technical difficulties, we were able to call on Zoom. I had 10 ladies who joined the call. We agreed to join at 9:30pm on Fridays as most of the ladies have young children, so they preferred to meet later on in the day. We decided to do some activities such as book club, cooking sessions and sharing the food they've made and self-care. They also do activities together with their children such as arts and crafts and again cooking sessions. I'm also doing one-to-one phone calls to those who are unable to join the sessions.

In our session on 10th April, I had a Somali speaking facilitator who kindly volunteered to do a session with them about the lockdown and the mental health issues that come with it. We had 14 ladies who joined us. I was very pleased because they were able to express their views and feelings. They were also able to share ideas in how to cope with the pandemic. Some of us are still continuing to do the book club that we had running before the lockdown.

During Ramadan we've continued and the ladies have been sharing recipes for the Iftar, as well as activities for themselves and their families.

I've noticed that by having the sessions it helps them talk about their weekly challenges. They call it their 'me' time. One of the mothers said *"thank you guys, you've changed my life."* Another mother said *"I look forward to meeting up on Fridays."* And another told us, *"I really look forward our weekly Zoom meetings. It gives me time to 'escape' from everything."*

Future Plans

For next term we are planning to hold some picnics in the park with the women's families (socially distanced of course – it is important that we build their confidence to get out of their flats and re-enter the world after lockdown) and virtual cooking sessions. We plan for a Somali life coach to run sessions such as 'Give Yourself' and 'Set Realistic Goals'.

Our long-term goal is to enable the women to run the group for themselves. We will support them to take these steps towards independence over the coming months.

FINANCIAL REVIEW

This year Katherine Low Settlement made an overall deficit of £17,031 (2019 - deficit £20,097), of which unrestricted funds made a deficit of £12,919 (2019 - deficit £38,198) and restricted funds made a small deficit of £4,112 (2019 - surplus £18,101). However, reserves brought forward at the start of the year have enabled these deficits to be absorbed and for reserves to be carried forward at the end of the year of £493,511, of which £183,799 are unrestricted and £309,712 are restricted.

Thank you to all of our funders: no matter how large and small we appreciate whatever you can give. Amongst others, we'd like to thank The Ajahma Charitable Trust, Battersea Power Station Foundation, the Big Give, Big Local SW11, BBC Children In Need, the Belpech Trust, the Childhood Trust, Edward Gostling Foundation (formerly ACT Foundation), Garfield Weston Foundation, the Goldsmiths' Company, Hanne & Co., the Henry Smith Charity, L&Q Foundation, the Mercers Company, MoMark Community Mental Health Fund, The Murray Family, National Lottery Community Fund, the Rank Foundation, Sir Walter St John's Educational charity, the Sobell Foundation, Thomas's Foundation, the Topinambour Trust, the Worshipful Company of Tobacco Pipe Makers & Tobacco Blenders, Wandsworth Clinical Commissioning Group, Wandsworth Council including their Lifelong Learning department. Thank you very much for your on-going support of our work.

The Settlement receives donations from many people and organisations all of which are vital for its ongoing work. Thank you so much. We really appreciate your support.

We continue to enjoy a strong relationship with two local schools: Francis Holland School (co-founder of KLS) and Thomas's Battersea School – involving them in volunteering with our projects, fundraising and community events. We're very grateful and excited about deepening our work together over the coming year.

Katherine Low Settlement also receives unrestricted income from the rents and charges it makes for the use of its buildings at 108 Battersea High Street. During 2019/20 these rents amounted to £118,523 (2018/19 £113,560).

Investment and Reserves Policy

The Trustees have considered the liabilities to which the charity is exposed and have set a level of reserves designed to safeguard the charity against any future event. In particular:

- Reserves have been made to provide sufficient funds for an orderly winding up of operations if necessary, which is estimated to be six months' running costs.
- A reserve to ensure the maintenance of the building so that they are in good order to house our services and those of our tenants.
- Minimum reserve levels before the charity considers any significant strategic change outside its current remit as a going concern.

It is the intention of Katherine Low Settlement to budget and operate on a surplus basis. However, in certain circumstance reserves may be used to cover any shortfall in revenues and operating expenses, and also to support strategic initiatives. The charity follows a set of guidelines to ensure it can meet all deficit and expenditure obligations in relation to the charity's annually approved budget.

Going Concern

The Trustees have reviewed the financial position of the charitable company as of 31st March 2020 together with the budget, income and expenditure, cash flow and investments, for the period April 2020 to March 2021 inclusively.

The Coronavirus lockdown has had a negative effect on KLS' ability to earn its own income from hiring our community space. However, we've been successful with our fundraising efforts with various Covid-19 emergency funds; and our individual supporters and some charitable trusts have been very generous. This has more than offset our losses during this period. We continue to work with our tenants to enable them to return safely to our Centre, as soon as possible.

The Trustees consider that the budgets are reasonable, and that the charity has sufficient reserves and cash resources in order to continue as a going concern.

FUTURE PLANS AND DEVELOPMENT 2020/21

Our 5-year strategy challenges us to do more each year – to grow and develop so that we can support more local people.

This year we will continue to focus our efforts on securing the financial sustainability of the charity by continuing to raise money from charitable trusts, whilst working to diversify and increase the number of individual donors who support KLS by joining KLS Friends. We continue to be blown away by people's generosity through fundraising campaigns like the Big Give (supported by the Childhood Trust and Francis Holland School) that we've run to support our Love to Learn Homework Club and Summer programme. Thank you again to each and every one who supports us.

We will continue to improve our current building and their facilities throughout the coming year; whilst working hard to fundraise for a comprehensive refurbishment and new build of our community centre at 108 Battersea High Street. This will make the Settlement more accessible, versatile and a hospitable community hub, able to increase services and capacity, whilst preserving and celebrating our rich heritage.

We look forward to working with many more local people, community organisations, volunteers, partners and funders in Battersea and the wider Wandsworth community. Do join us so that we can continue to foster and empower communities in our neighbourhood to reduce poverty and isolation.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Katherine Low Settlement Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Charities Act 2011 and 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.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information including 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.

In so far as the Trustees are aware:

- There is no relevant information of which the charitable company's independent examiner are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

By order of the board of Trustees on

2020 and signed on its behalf by:

BEN THOMAS
Chair of Trustees

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW SETTLEMENT LIMITED

Opinion

We have audited the financial statements of Katherine Low Settlement Limited (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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 Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work 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

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

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 a Report of the Independent Auditors 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.

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. This description forms part of our Report of the Independent Auditors.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KATHERINE LOW
SETTLEMENT LIMITED**

(continued)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

BDA Associates Limited
Statutory Auditor
Chartered Accountants
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Annecy Court
Ferry Works
Summer Road
Thames Ditton
Surrey
KT7 0QJ

Date: 2020

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 31ST MARCH 2020

		Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
	Notes				
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	32,414	37,974	70,388	93,547
Charitable activities					
Provision of community centre and projects	4	118,523	506,966	625,489	516,560
Investment income	5	3,996	-	3,996	3,584
Other	6	3,318	4,219	7,537	8,495
TOTAL INCOME		158,251	549,159	707,410	622,186
EXPENDITURE ON:					
Charitable activities					
Provision of community centre and projects	7	220,182	504,259	724,441	642,283
NET INCOME		(61,931)	44,900	(17,031)	(20,097)
Transfers between funds	20	49,012	(49,012)	-	-
		(12,919)	(4,112)	(17,031)	(20,097)
Other recognised gains/(losses)					
Gains on revaluation of fixed assets	18	-	-	-	1,250,000
Net movement in funds for the year		(12,919)	(4,112)	(17,031)	1,229,903
RECONCILIATION OF FUNDS					
Total funds brought forward:					
Charitable activity funds	20	196,718	313,824	510,542	530,639
Valuation of property	18	3,000,000	-	3,000,000	1,750,000
TOTAL FUNDS CARRIED FORWARD		3,183,799	309,712	3,493,511	3,510,542

CONTINUING OPERATIONS

All incoming resources and resources expended have arisen from continuing activities.

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

BALANCE SHEET
AS AT 31ST MARCH 2020

	Notes	2020 £	2019 £
FIXED ASSETS			
Tangible assets	13	3,026,949	3,036,538
CURRENT ASSETS			
Debtors	14	36,645	40,264
Cash at bank & in hand		629,220	573,456
		<u>665,865</u>	<u>613,720</u>
CREDITORS: Amounts falling due within one year	15	(199,303)	(139,716)
NET CURRENT ASSETS		<u>466,562</u>	<u>474,004</u>
NET ASSETS		<u><u>3,493,511</u></u>	<u><u>3,510,542</u></u>
RESERVES			
Unrestricted funds	17	183,799	196,718
Restricted funds	17	309,712	313,824
Revaluation reserve	18	3,000,000	3,000,000
NET ASSETS		<u><u>3,493,511</u></u>	<u><u>3,510,542</u></u>
FUNDS	20		
Unrestricted funds		183,799	196,718
Restricted funds:			
Love to Learn Project		148,485	148,419
Department for Transport – Minibus		19,456	29,184
KLS Lift and Building Fund		95,558	92,866
Elders Project		-	22,205
ESOL Project		46,213	20,741
Women’s Health Project		-	409
		<u>309,712</u>	<u>313,824</u>
TOTAL FUNDS		<u><u>493,511</u></u>	<u><u>510,542</u></u>

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020
BALANCE SHEET
(Continued)

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

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The Trustees acknowledge their responsibility for:

- ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company 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 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the charitable company.

These financial statements have instead been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

These financial statements were approved by the Board of Trustees on 2020
and were signed on its behalf by:

Ben Thomas
Chair of Trustees

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST MARCH 2020**

	Notes	2020 £	2019 £
Cash flows from operating activities:			
Cash generated from operations	1	53,768	(113,625)
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		53,768	(113,625)
		<hr/> <hr/>	<hr/> <hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(2,000)	(8,469)
Interest received		3,996	3,584
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		1,996	(4,885)
		<hr/> <hr/>	<hr/> <hr/>
Change in cash and cash equivalents in the reporting period		55,764	(118,510)
Cash and cash equivalents at the beginning of the reporting period		573,456	691,966
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		629,220	573,456
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements.

NOTES TO THE CASH FLOW STATEMENT

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020	2019
	£	£
Net income for the reporting period (as per the statement of financial activities)	(17,031)	(20,097)
Adjustments for:		
Depreciation charges	11,589	10,844
Interest received	(3,996)	(3,584)
Decrease in debtors	3,619	4,625
Increase/(Decrease) in creditors	59,587	(105,413)
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	53,768	(113,625)
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2020	2019
	£	£
Cash in hand	1,256	1,057
Cash at bank	627,964	572,339
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	629,220	573,456
	<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

1. STATUTORY INFORMATION

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. 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 2015)', the 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, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any performance conditions attached to grants have been met, it is probable that the income will be received and the amount can be measured reliably.

Income received from the government and other grants is recognised once the above criteria are met, together with any performance conditions attached to the grant.

Income is deferred only when the Charity has yet to fulfil performance conditions.

Donated Services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, and conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102) the general volunteer time is not recognised and refer to the Trustees' annual report for more information about their contribution.

Expenditure

Liabilities are recognised as expenditure soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that 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 accrual basis and has been classified under the 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.

NOTES TO THE FINANCIAL STATEMENTS

(continued)

2. ACCOUNTING POLICIES (continued)

Allocation and apportionment 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 back office costs, finance, personnel, payroll and governance costs.

Tangible fixed assets

Depreciation is calculated so as to write off the cost of tangible fixed assets on a straight-line basis over their expected useful lives as follows:

Minibus - 20% on cost

Furniture & Equipment - 20% on cost

Freehold Property

The freehold property owned and occupied by the charity at 108, Battersea High Street, London SW11 3HP, was bequeathed to the Katherine Low Settlement in 1924, but included in previous financial statements at a nominal value of £1. The freehold property was valued on an existing use basis by Foxtons Estate Agents at £1,750,000 on 31st March 2012. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 19th June 2018 by estate agents Bairstow Eves, where the property was revalued at £3,000,000.

It is the policy of Katherine Low Settlement Limited to maintain the Property in good condition, so that, in the opinion of the Trustees, the charging of depreciation would be immaterial.

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. Grants and donations made to the Love to Learn Project, the Elders Project, the ESOL project, the Chief Executive Post and the Head of Community Services Post, Women's Mental Health Project, Lift and Building fund are restricted to spending on those projects.

Pension costs and other post-retirement benefits

The charitable company met its legal obligation and started pension auto-enrolment on 1st January 2017 for eligible staff. Contributions to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

NOTES TO THE FINANCIAL STATEMENTS

(continued)

3. DONATIONS AND LEGACIES

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	32,414	37,974	70,388	88,547
Legacies	-	-	-	5,000
	<u>32,414</u>	<u>37,974</u>	<u>70,388</u>	<u>93,547</u>

4. INCOME FROM CHARITABLE ACTIVITIES

Provision of community centre and community projects

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable		506,966	506,966	403,000
Rental and room hire income	118,523	-	118,523	113,560
	<u>118,523</u>	<u>506,966</u>	<u>625,489</u>	<u>516,560</u>

5. INVESTMENT INCOME

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	3,996	-	3,996	3,584
	<u>3,996</u>	<u>-</u>	<u>3,996</u>	<u>3,584</u>

6. OTHER INCOME

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	3,318	4,219	7,537	8,495
	<u>3,318</u>	<u>4,219</u>	<u>7,537</u>	<u>8,495</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	18,668	45,348	64,016	87,635
Salaries and staff costs	-	355,812	355,812	277,216
Staff training	2,186	3,253	5,439	-
Telephone and internet	4,690	5,180	9,870	6,058
Postage, printing and stationery	8,532	1,270	9,802	13,926
Repairs maintenance and renewals	19,928	283	20,211	18,023
Light and heat	10,620	-	10,620	10,442
Water and general rates	951	-	951	2,869
Insurance	7,139	-	7,139	7,298
Depreciation and loss on disposal	1,434	10,155	11,589	10,844
Support costs (note 8)	140,034	82,958	222,992	201,972
Governance costs (note 9)	6,000	-	6,000	6,000
	<u>220,182</u>	<u>504,259</u>	<u>724,441</u>	<u>642,283</u>

8. SUPPORT COSTS

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	108,259	73,220	181,479	176,938
Professional fees	12,512	7,308	19,820	6,574
Marketing, database and website	14,606	-	14,606	8,139
Recruitment costs	1,275	1,161	2,436	6,980
Subscriptions	1,697	1,269	2,966	2,496
Sundry	1,615	-	1,615	770
Bank charges	70	-	70	75
	<u>140,034</u>	<u>82,958</u>	<u>222,992</u>	<u>201,972</u>

9. GOVERNANCE COSTS

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Auditor's fee	6,000	-	6,000	6,000
	<u>6,000</u>	<u>-</u>	<u>6,000</u>	<u>6,000</u>

10. TRUSTEES REMUNERATION AND BENEFITS

The Trustees were not paid or received any other benefits from employment during the year (2019: nil) neither were they reimbursed expenses during the year (2019: nil).

No Trustee received payment for professional or other services during the year (2019: nil).

NOTES TO THE FINANCIAL STATEMENTS

(continued)

11. STAFF COSTS	2020	2019
	£	£
Wages and Salaries	485,003	419,555
Social Security	31,518	26,683
Pension	20,770	7,916
	<u>537,291</u>	<u>454,154</u>

No employees received emoluments in excess of £60,000 per annum (2019: nil).

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

	2020	2019
	£	£
Charitable activities	28	24
Administration	6	5
	<u>34</u>	<u>29</u>

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	15,041	78,506	93,547
Charitable activities:			
Provision of community centre and community projects	114,060	402,500	516,560
Investments	3,584	-	3,584
Other	4,728	3,767	8,495
Total	<u>137,413</u>	<u>484,773</u>	<u>622,186</u>
EXPENDITURE ON			
Charitable activities:			
Provision of community centre and community projects	186,322	455,961	642,283
Total	<u>186,322</u>	<u>455,961</u>	<u>642,283</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	(48,909)	28,812	(20,097)
Transfers between funds	10,711	(10,711)	-
Net movement in funds	(38,198)	18,101	(20,097)
Other gains/losses			
Gains on revaluation of property	1,250,000	-	1,250,000
Net movement in funds	1,211,802	18,101	1,229,903
RECONCILIATION OF FUNDS			
Total funds brought forward	234,916	295,723	530,639
Valuation of property	1,750,000	-	1,750,000
TOTAL FUNDS CARRIED FORWARD	3,196,718	313,824	3,510,542

13. TANGIBLE FIXED ASSETS

	Freehold Property £	Furniture & Equip. £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 st April 2019	3,000,000	8,470	48,640	3,057,110
Additions	-	2,000	-	2,000
As at 31 st March 2020	3,000,000	10,470	48,640	3,059,110
<u>Depreciation</u>				
At 1 st April 2019	-	1,116	19,456	20,572
Charge for the year	-	1,861	9,728	11,589
At 31 st March 2020	-	2,977	29,184	32,161
<u>Net book value</u>				
At 31 st March 2020	3,000,000	7,493	19,456	3,026,949
At 31 st March 2019	3,000,000	7,354	29,184	1,788,913

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

NOTES TO THE FINANCIAL STATEMENTS

(continued)

14. DEBTORS	2020	2019
	£	£
Customers	17,202	18,662
Other debtors	-	2,150
Accrued income	12,225	19,452
Prepayments	7,218	-
	<u>36,645</u>	<u>40,264</u>
	<u><u>36,645</u></u>	<u><u>40,264</u></u>
15. CREDITORS	2020	2019
	£	£
Suppliers	6,177	5,772
Social Security and other taxes	9,440	-
Deferred income (Note 16)	175,374	124,438
Accrued expenditure	8,312	9,506
	<u>199,303</u>	<u>139,716</u>
	<u><u>199,303</u></u>	<u><u>139,716</u></u>
16. DEFERRED INCOME	2020	2019
	£	£
Edward Gostling Foundation	25,000	-
Wandsworth Council – Parkinsons Disease Project	2,440	-
Big Give	56,580	-
Garfield Weston	20,000	40,000
Anonymous Donation	21,912	43,823
John R Murray Charitable Trust	10,000	-
Battersea Power Station Foundation	19,442	15,560
Rank Foundation	20,000	-
Sobell Foundation	-	25,000
Room hire	-	55
	<u>175,374</u>	<u>139,716</u>
	<u><u>175,374</u></u>	<u><u>139,716</u></u>

Deferred income are grants or donations received in the year but that are funding for projects, services or salaries in the following year.

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

NOTES TO THE FINANCIAL STATEMENTS

(continued)

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted	Restricted	31.3.20	31.3.19
	Fund	funds	Total	Total
	£	£	funds	funds
			£	£
Fixed assets	4,707	22,242	26,949	36,538
Current assets	203,021	462,844	665,865	613,720
Current liabilities	(23,929)	(175,374)	(199,303)	(139,716)
	<u>183,799</u>	<u>309,712</u>	<u>493,511</u>	<u>510,542</u>

18. REVALUATION RESERVE

	2020	2019
	£	£
Balance at 1 st April	3,000,000	1,750,000
Revaluation movement in year	-	1,250,000
Balance at 31 March	<u>3,000,000</u>	<u>3,000,000</u>

The property revaluation reserve of £1,750,000 arose as a result of a valuation on 31st March 2012 of the Freehold Property owned by Katherine Low Settlement Limited to bring it into the accounts.

The property was then revalued on 19th June 2018 by local estate agents Bairstow Eves with a market value of £3,000,000.

19. RELATED PARTY DISCLOSURES

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

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

NOTES TO THE FINANCIAL STATEMENTS

(continued)

20. MOVEMENT IN FUNDS

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	196,718	(61,931)	49,012	183,799
Restricted funds				
Love to Learn Project	148,419	30,635	(30,569)	148,485
Department for Transport – Minibus	29,184	(9,728)	-	19,456
Chief Executive’s Salary Fund	-	(14,979)	14,979	-
KLS Lift and Building Fund	92,866	2,692	-	95,558
Elders Project	22,205	(10,483)	(11,722)	-
ESOL Project	20,741	48,607	(23,135)	46,213
Women’s Health Project	409	(1,844)	1,435	-
	<u>313,824</u>	<u>44,900</u>	<u>(49,012)</u>	<u>309,712</u>
TOTAL FUNDS	<u>510,542</u>	<u>(17,031)</u>	<u>-</u>	<u>493,511</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	158,251		(61,931)
Restricted funds			
Love to Learn Project	225,997	(195,362)	30,635
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	42,680	(57,659)	(14,979)
KLS Lift and Building Fund	10,000	(7,308)	2,692
Elders Project	106,251	(116,734)	(10,483)
ESOL Project	144,887	(96,280)	48,607
Women’s Health Project	3,784	(5,628)	(1,844)
Head of Community Services Salary Fund (see note below)	15,560	(15,560)	-
	<u>549,159</u>	<u>(504,259)</u>	<u>44,900</u>
TOTAL FUNDS	<u>707,410</u>	<u>(724,441)</u>	<u>(17,031)</u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

NOTES TO THE FINANCIAL STATEMENTS

(continued)

Comparatives for movement in funds	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	234,916	(48,909)	10,711	196,718
Restricted funds				
Love to Learn Project	123,806	59,718	(35,105)	148,419
Department for Transport – Minibus	38,912	(9,728)	-	29,184
Chief Executive’s Salary Fund	-	(29,068)	29,068	-
KLS Lift and Building Fund	92,866	-	-	92,866
Elders Project	2,444	32,115	(12,354)	22,205
ESOL Project	9,765	1,776	9,200	20,741
Women’s Health Project	4,818	(2,889)	(1,520)	409
Link UP Project	23,112	(23,112)	-	-
	<u>295,723</u>	<u>28,812</u>	<u>(10,711)</u>	<u>313,824</u>
TOTAL FUNDS	<u><u>530,639</u></u>	<u><u>(20,097)</u></u>	<u><u>-</u></u>	<u><u>510,542</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	137,413	(186,322)	(48,909)
Restricted funds			
Love to Learn Project	230,961	(171,243)	59,718
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	27,500	(56,568)	(29,068)
KLS Lift and Building Fund	-	-	-
Elders Project	110,183	(78,068)	32,115
ESOL Project	78,093	(76,317)	1,176
Women’s Health Project	12,000	(14,889)	(2,889)
Link UP Project	800	(23,912)	(23,112)
Head of Community Services Salary Fund (see note below)	25,236	(25,236)	-
	<u>484,773</u>	<u>(455,961)</u>	<u>28,812</u>
TOTAL FUNDS	<u><u>622,186</u></u>	<u><u>(642,283)</u></u>	<u><u>(20,097)</u></u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

NOTES TO THE FINANCIAL STATEMENTS

(continued)

<u>Chief Executive's Salary Fund</u>	2020	2019
	£	£
Reserves at 1 st April	-	-
Grants:		
Battersea Power Station Foundation	6,480	-
The Rank Foundation	25,000	22,500
Big Local SW11 – The Alliance Partnership	7,900	-
Topinambour Trust	3,000	-
CAF Tourle Foundation	-	5,000
Other consultancy	300	
	<hr/>	<hr/>
	42,680	27,500
Less: Expended during the year	(57,659)	(56,568)
Add: Transfer from unrestricted funds	14,979	29,068
	<hr/>	<hr/>
Balance at 31 st March	-	-
	<hr/> <hr/>	<hr/> <hr/>

<u>Head of Community Services Salary Fund</u>	2020	2019
	£	£
Reserves at 1 st April	-	-
Deferred income released in the year	15,560	14,874
Grants received during the year:		
Battersea Power Station Foundation	-	25,922
Less: Deferred at year end	(-)	(15,560)
	<hr/>	<hr/>
		25,236
Less: Expended during the year	(15,560)	(25,236)
	<hr/>	<hr/>
Balance at 31 st March	-	-
	<hr/> <hr/>	<hr/> <hr/>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

RESTRICTED FUND – LOVE TO LEARN PROJECT

	2020	2019
	£	£
Incoming Resources:		
Grants	200,607	197,833
Donations	25,390	33,128
	<hr/>	<hr/>
	225,997	230,961
Resources Expended		
Direct expenditure:		
Project costs	18,943	18,217
Salaries and staff costs	164,253	140,631
Staff training and recruitment costs	3,567	4,018
Travel	3,754	5,215
Repairs and cleaning	35	81
	<hr/>	<hr/>
	(190,552)	(168,162)
Administrative costs:		
Telephone and IT	3,947	2,101
Bank charges	-	15
Printing, postage and stationery	192	878
Subscriptions	411	-
Depreciation	260	87
	<hr/>	<hr/>
	(4,810)	(3,081)
 SURPLUS/(DEFICIT) FOR THE YEAR	 <hr/> <hr/>	 <hr/> <hr/>
	30,635	59,718
 <u>Movement in funds:</u>		
Fund Balance at 1st April	148,419	123,806
Surplus/(Deficit) for the year	30,635	59,718
Rent and management charge contribution to KLS	(30,569)	(40,105)
Transfer from unrestricted funds	-	5,000
	<hr/>	<hr/>
Fund Balance at 31st March	148,485	148,419
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 - Grants</u>		
Anon Donor	21,911	21,912
BBC Children in Need	39,994	38,948
Garfield Weston Foundation	20,000	20,000
Ironmongers Company	-	3,755
Sir Walter St John's Educational Charity	36,462	36,570
St Thomas's Schools Foundation	3,540	-
Talisman Charitable Trust	-	728

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

RESTRICTED FUND – LOVE TO LEARN PROJECT

(continued)

	2020	2019
	£	£
<u>Note 1 - Grants (cont.)</u>		
The Childhood Trust	5,000	5,000
The Feathers Association	-	5,000
The Grace Trust	1,000	-
The Henry Smith Charity	57,700	57,500
The John Murray Charitable Trust	10,000	-
The Tobacco Pipe Makers & Trade	5,000	5,000
The Topinambour Trust	-	1,000
Wandsworth Council	-	2,420
	<hr/>	<hr/>
	200,607	197,833

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

RESTRICTED FUND – ELDERS PROJECT

	2020	2019
	£	£
Incoming Resources:		
Grants	99,747	101,797
Donations	2,584	5,418
Sundry income	3,920	2,968
	<hr/>	<hr/>
	106,251	110,183
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	14,351	12,736
Salaries and staff costs	98,731	60,729
Training and recruitment costs	150	334
Travel and vehicle hire	1,517	3,590
Repairs and maintenance	189	178
	<hr/>	<hr/>
	(114,938)	(77,567)
Administrative costs:		
Telephone and IT	1,233	40
Post, stationery and marketing	116	461
Subscriptions	447	-
	<hr/>	<hr/>
	(1,796)	(501)
	<hr/>	<hr/>
(DEFICIT)/SURPLUS FOR THE YEAR	(10,483)	32,115
	<hr/> <hr/>	<hr/> <hr/>

Movement in funds:

Fund Balance at 1st April	22,205	2,444
(Deficit)/Surplus for the year	(10,483)	32,115
Rent and management charge contribution to KLS	(18,915)	(12,354)
Transfer from unrestricted reserves to cover deficit	7,193	-
	<hr/>	<hr/>
Fund Balance at 31st March	-	22,205
	<hr/> <hr/>	<hr/> <hr/>

Note 1 – Grants

Age UK Wandsworth	-	1,079
ACT Foundation	-	25,000
Enable Leisure & Culture	2,250	-
London & Quadrant Housing Trust	10,000	-
Sobell Foundation	25,000	25,000
The D'Oyly Carte Charitable Trust	2,880	-
The Goldsmiths' Company Charity	5,000	-
The Field Family Trust	3,188	-

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

RESTRICTED FUND – ELDERS PROJECT

continued

Note 1 – Grants (Cont.)

The London Community Foundation	-	5,000
The Mercers' Company	25,000	25,000
The Tobacco Pipe Makers & Trade	-	5,000
Wandsworth Borough Council - Age Well Service	24,925	-
Wandsworth Borough Council – Contact Club	1,300	-
Wandsworth Borough Council	204	162
Wandsworth CCG	-	13,056
Wimbledon Foundation Community Fund	-	2,500
	<hr/>	<hr/>
	99,747	101,797

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2020

RESTRICTED FUND – ESOL PROJECT

	2020 £	2019 £
Incoming Resources:		
Grants	144,887	38,133
Donations	-	34,960
Legacies	-	5,000
	<hr/>	<hr/>
	144,887	78,093
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	5,039	2,679
Salaries and staff costs	88,471	72,535
Staff training and recruitment costs	297	52
Travel	775	373
Repairs and maintenance	59	-
	<hr/>	<hr/>
	(94,641)	(75,639)
Administrative costs:		
Post, stationery and marketing	1,061	678
Subscriptions	411	-
Depreciation	167	-
	<hr/>	<hr/>
	(1,639)	(678)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	48,607	1,776
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	20,741	9,765
Surplus/(Deficit) for the year	48,607	1,776
Rent and management charge contribution to KLS	(23,135)	(10,800)
Transfer from unrestricted funds	-	20,000
	<hr/>	<hr/>
Fund Balance at 31st March	46,213	20,741
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 - Grants</u>		
Big Lottery Fund	108,444	-
City of London	-	8,250
London Community Foundation	-	5,000
South Thames College	660	-
Topinambour Trust	3,000	-
Wandsworth Council – Lifelong Learning Dept	32,783	24,883
	<hr/>	<hr/>
	144,887	38,133

(This page does not form part of the statutory financial statements.)

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

RESTRICTED FUND – KLS LIFT AND BUILDING FUND

	2020 £	2019 £
Incoming Resources:		
Grants and donations	10,000	-
	<hr/>	<hr/>
	10,000	-
Resources Expended:		
Direct expenditure:		
Professional fees	7,308	-
	<hr/>	<hr/>
	-	-
 SURPLUS/(DEFICIT) FOR THE YEAR	 2,692	 -
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	92,866	92,866
Surplus/(Deficit) for the year	2,692	-
	<hr/>	<hr/>
Fund Balance at 31st March	95,558	92,866
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants and donations</u>		
Anonymous donation	10,000	-
	<hr/>	<hr/>
	10,000	-

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KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2020

RESTRICTED FUND – WOMEN’S MENTAL HEALTH

	2020 £	2019 £
Incoming Resources:		
Grants and donations	3,784	12,000
	<hr/>	<hr/>
	3,784	12,000
Resources Expended:		
Direct expenditure:		
Salaries	4,458	-
Project costs	770	4,581
Project sessional staff	100	6,047
Project facilitator	-	3,321
Training course	300	940
	<hr/>	<hr/>
	(5,628)	(14,889)
 (DEFICIT)/SURPLUS FOR THE YEAR	 (1,844)	 (2,889)
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	409	4,818
(Deficit)/Surplus for the year	(1,844)	(2,889)
Rent and management charge contribution to KLS	(1,329)	(1,520)
Transfer from unrestricted reserves to cover deficit	2,764	-
	<hr/>	<hr/>
Fund Balance at 31st March	-	409
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants and donations</u>		
Ajahma Charitable Trust	-	12,000
MoMark CIO	2,880	-
Wandsworth Borough Council	904	-
	<hr/>	<hr/>
	3,784	12,000

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