

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



ANNUAL REPORT AND ACCOUNTS  
OF THE TRUSTEES

FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity Number** 1081248  
**Registered Company Number** 03814833

**Registered Office** Katherine Low Settlement  
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**President** Reverend John Wates, J.P., M.A., O.B.E.

**Vice Presidents** Jennifer Anderson  
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  
Anney Court, Ferry Works, Summer Road,  
Thames Ditton, Surrey KT7 0QJ

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

KATHERINE LOW SETTLEMENT LIMITED  
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

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 31<sup>st</sup> March 2021. 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; Tracy Frostick, Administrative and Premises Manager; Sarah Goodall, Head of Elders Team; Fran Jukes, Head of ESOL Team; Paula Robertson, Head of Love to Learn Education Team. In addition to an excellent team of 35 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 fourth year of implementing our 5-year strategy, carried out in exceptional times. This annual report looks back on what we've achieved over the last year, particularly in the light of the Covid-19 pandemic.

Our 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.

In light of the Covid pandemic we put our plans on hold to improve the building at 108 Battersea High Street. When the crisis ends, we will review the situation and look to take this work forward again. 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.

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

#### *Enhance Activities*

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

#### **Covid-19 pandemic's impact on Katherine Low Settlement**

When the pandemic struck, we already had plans in place. So, when the first lockdown occurred on 23<sup>rd</sup> March 2020, we suspended all of our face-to-face services, sent our staff and volunteers home and closed our community centre. To support our members (otherwise known as service users/clients) through these difficult times, we adapted our community services to offer 'virtual' support, given over the phone, online, via the post and where possible on the doorstep or outside in parks.

We've since made over 7,000 calls to our most vulnerable elders with daily calls; delivered 300+ ESOL (English), Maths and IT classes via Zoom/WhatsApp/Google classrooms; supported our Somali Women's Group via WhatsApp once their children have gone to bed; hosted a new Corona Homework Club for refugee young people; provided our learning mentor and GCSE study support online; and so much more. We've provided practical and emotional support for all our staff and volunteers working at home.

A very big thank you to everyone who's supported us over the last year. We couldn't have done it without you. Together we've been responding, adapting and refocusing our work to meet the needs of local people during this Covid-19 crisis, as you will read throughout this review.

None of us truly knew the path we'd actually tread. Nor the extent of transformation we've gone through, the new things we've learnt, the outpouring of support and generosity by local people and our supporters, nor the depth of relationships and partnerships we've built over the pandemic. This has been alongside the hardships, loss, rising inequalities, ill-health, isolation and loneliness that so many of us have faced over the last year.

We have been documenting the last year through the **news blog** on our website (159 posts from March'20 to April'21), our regular e-updates and our Annual Review. Do read these for a more in-depth view.

## ACHIEVEMENTS AND PERFORMANCE

The following report highlights our achievements and performance during 2020/21, in line with our new strategy and priorities for change:

### 1. Upgrade our Facilities

Due to government Covid restrictions we had to close our community centre on 23<sup>rd</sup> March 2020. As the lockdowns eased later in 2020, we were able to carry out some internal repairs (including a section of the roof) and redecorations.

Unfortunately, as most of the funding available this year was focused on Covid-related community services, we were not able to raise the capital needed to renovate and rebuild our community centre. As a result, the trustees put this capital development on hold until the end of the pandemic, so we could prioritise our efforts on supporting local people through the crisis.

This year as we had to legally close our centre, we were not allowed to invite other charities and community groups to operate out of our premises. Most of the community groups, who previously used our space, were able to transform themselves and continue their community services, much like we've done, in a virtual form. Sadly, some have had to close. We hope to welcome as many of our old friends back in 2021, as well as some new ones too. KLS finances were hit significantly as a result of this loss of rent revenue. However, we were able to successfully fundraise from various emergency Covid funding pots to fill this gap. We are truly thankful to them for this.

#### **We're open!**

##### **Hire a Room at KLS**

Hire our space whatever the occasion be that birthdays, conferences, meetings, training or parties.

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 WIFI & IT facilities, equipment galore and disabled access – for one-off bookings, weekly classes, long-term bookings – all are welcome.

We are the perfect venue to hire for all type of events and meetings, so please get in touch. We're here to help.

To **hire a room** please contact:

Tracy Frostick

Administration & Premises Manager

Katherine Low Settlement

020 7223 2845

[tracy@klsettlement.org.uk](mailto:tracy@klsettlement.org.uk)

[www.klsettlement.org.uk](http://www.klsettlement.org.uk)



## **2. Increase Reach**

As you will read further into this review, we transformed our services in response to the Covid lockdowns, to reach our existing members. We were able to support many new ones too.

People have been incredibly generous this year, supporting our work during the Covid crisis. We have had another successful year generating enough funds to be able to keep the charity going, including a Covid Appeal in April 2020 and our first Spring Steps Challenge in March 2021. We continue to 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.

### **Please make a regular donation to support our work**

A regular monthly 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](http://www.klsettlement.org.uk/donate) Thank you!

## **3. Assure Quality**

We continue to improve our ability (using our Lamplight database) to monitor, evaluate and report on our activities; as well as use this information to make informed decisions to improve our work in the community. It is used at Trustee and Senior Management Team meetings, as well as with our members and supporters.

This year we put in place extra support for staff and volunteers. This included clinical supervision for teams; an employee assistance programme; increased internal communication including an e-news and WhatsApp groups; and more regular team and all-organisation meetings, which are a great opportunity to 'talk shop', share/learn/support each other, as well as an opportunity let our collective hair down and have a laugh! (Essential in hard times).

Safeguarding has been a key priority for us during this time. We have updated our safeguarding policy and have introduced a new digital safeguarding policy; we have made risk assessments; are following government guidance where possible; we have re-trained staff and volunteers (as well as many of our families and members) in safeguarding practices; we are drawing upon our expertise and experience, as well as learning from sister/partner organisations; and are using a healthy dose of common sense to help guide us through these difficult times. We also commissioned an external safeguarding audit in October'20, which went well. The recommendations have been implemented. There were no significant safeguarding issues this year.

## **4. Enhance Activities**

We continued delivering our own direct community services, albeit in an adapted 'virtual' manner (see below), as well as our community building and campaigning work.

### **i. Business development support**

Each year we support between 5-10 individuals and community groups to develop new ideas, start-up a community organisation or charity, and grow and expand their current operations.

We provide a mix of business development support, advice and introductions to various networks and funders to help with ideation, strategy, business planning, budgeting, finance, fundraising, governance, recruitment and HR, IT and more.

This year we have:

- Supported **KLS tenant organisations** to get through the pandemic, including Sen Talk, Free2Be Alliance, Jags Foundation, CBC services.
- Helped set up and ran **Battersea Coronavirus Angels** (see below).
- Helped form and support a new project, and now independent CIC, **Power to Connect**. In their first year they have refurbished and distributed more than 1,300 laptops and devices to young people in the borough.
- Enabled **Kambala Cares** to use our kitchen during the pandemic and cook 150-200 hot meals for local residents each week.
- Supported **Link Up London** to grow their offer across the whole of London in response to the pandemic and so encourage more skilled volunteering for local communities.
- Been an active member of **Wandsworth Voluntary Sector Coordination Project (CVS)** and **Wandsworth Partnership Group**.
- Helped form a new Wandsworth **Charity CEO network**.

## ii. Partnerships

We also build relationships and networks, contribute to community initiatives, support other charities and community groups, collaborate with other agencies, and bring different peoples and communities together.

This year we chaired and were an active partner in the following:

- Helped set up **Battersea Coronavirus Angels**, where we recruited 450 volunteers and supported over 700 vulnerable local people with shopping, prescriptions and befriending during the lockdowns.
- Set up the **Wandsworth Digital** partnership of 70+ organisations to address digital exclusion across the borough.
- Developed the **Battersea Alliance's Emergency Covid19 Grant Fund** with the Big Local SW11. We secured and distributed £100,000 to 29 local community groups, who in turn supported 3,500+ local residents.
- Set up '**Battersea Volunteers**' project to encourage volunteering across Battersea, as part of our continued partnership with the **Battersea Alliance**.
- Chaired the **Wandsworth Covid Food Providers Group** of 40+ groups feeding and supporting local residents through the crisis.
- Worked with **Wandsworth Council and key local charities** to coordinate a strategic and practical response across the borough in response to Covid. This has really helped mature our relationship with one another.
- Supported **Battersea Communities** campaign for a new community centre on Surrey Lane Estate. We were not able to run the Glass Door winter homeless shelter this year because of Covid.

- Led the **Battersea Older People Provider Forum** to enable a strategic approach of working together for the benefit of local elders.
- Were actively involved in **Locality's** London large Settlement's Group.
- Continued to work with **Wandsworth Welcomes Refugees**.
- Are in the process of campaigning for a **Wandsworth Poverty Strategy** with others in the community.
- Commissioner for the **Wandsworth Equality & Fairness Commission**, which will report its findings in Spring 2022.

### iii. Collaborations with local schools and businesses

Annabel Bennett, our new Community Partnerships Manager, has worked tirelessly to develop and strengthen our partnerships with local schools and businesses.

These include:

- **Lavender Hill Clothing:** a new partnership arose during the pandemic where 20,000+ masks were generously donated by Isobel and her team to residents in the community.
- **AS Watson Group:** our long-standing partnership support our volunteering, fundraising and offering business and employment insights for our ESOL adult students.
- **Dorrington PLC:** have recently started to support our work with donations and volunteering, particularly with our Love to Learn teams.
- Schools: we've continued to develop our partnerships with **Francis Holland School, Thomas's Battersea School, Belleville School**, and from next year **Garden House School**.

### Lobbying & Campaigning

We worked on a number of campaigns this year to bring about social change. In KLS there is a real understanding that we have to address the causes, as well as the symptoms, of why people come through our doors. At times this is to do with failure of national and local government policy to support local people properly.

This year we've worked with other organisations to campaign on:

- Improving the **commissioning work of Wandsworth Council**. For example, their Covid response, Wandsworth Grant Fund, Wandsworth Digital Funds and more.
- Lobbying successfully for **Free School Meals** for local families during Covid lockdowns
- Securing a **new Surrey Lane Community Centre**. Though unsuccessful we will continue to work with Battersea Communities to find a solution for this local estate.
- The creation of a **Community Wealth Fund**, a long-term community-led investment into the neighbourhoods that need it most.
- **#VaccinesForAll** providing the vaccine for everyone living in this country regardless of their status.
- Highlighting the importance of investment for small, local but vital charities and community groups that are **#NeverMoreNeeded** during these difficult times.

To find out more visit our website [www.klsettlement.org.uk](http://www.klsettlement.org.uk)

## 5. KLS direct services in 2020/21

### ***a) Katherine Low Settlement's work with older people***

As always, we are driven by the difference we make to the lives of our elders. Our Elders service always strives to:

1. Encourage active and independent living.
2. Reduce isolation and loneliness.
3. Improve wellbeing and prevent ill-health.
4. Enable older residents to become dynamic and contributing members of the Wandsworth community.

2020/21 was a difficult time for local older people, as it was for us all. 54% of our members told us in a survey in March 2021 they had no one but KLS to support them. Our Elders Service strived to give much needed support, in new ways, during this difficult Covid period.

We run 21 different activities each week for 230+ older people including Lunch Clubs, chair-based exercise classes, T'ai Chi, Dance for Life, a film club, and more. We've run these 'virtually' over the last year and are now trying to re-establish our face-to-face support as lockdown restrictions ease. Diana said recently *"If I didn't have KLS I wouldn't have made it through lockdown I would have gone mad."*

We did lots of careful planning throughout the pandemic. This was key to support people through the various stages of the crisis. It meant we could offer support virtually (via telephone and online), with doorstep visits, host outings and trips, and meet in public places or in the centre. We followed government guidelines; used the 'my loved one' measure; completed individual and groups risk assessments for members, volunteers and staff, as well as transport; and used small bubble groups to bring people together, such as our Tea & Chat bubbles.

We created a **Fone Friends befriending service** to support people through the pandemic. Volunteers and staff made 5,928 befriending calls to our elders (March'20-March'21). With some more vulnerable members getting daily calls including over weekends and on Christmas day. This emotional support was crucial, as so many were scared, lonely, anxious and stressed.

Many elders received **1-2-1 support**, including **advice and casework support**. We addressed specific issues that our elders were facing by advocating on their behalf or connecting them with the Wandsworth Community Hub, Social Services, Age UK Wandsworth, Citizens Advice, mutual aid groups, Foodbank, mental health community support etc. for changes in their care packages and financial issues, for example. One member was supported to have their bedroom moved into the living room when she could no longer manage the stairs.

We supported members to get **food parcels, clothes and medicines** We worked with local food groups like Kambala Cares and Waste Not Want Not Battersea to provide hot meals; and Age UK Wandsworth and the local Foodbank with food parcels; as well as brilliant support from the Battersea Coronavirus Angels, whom we helped set up and trained. We provided **mental health support** when they were struggling and helped with serious safeguarding needs. We also encouraged **Peer Support groups**, where members swapped telephone numbers and called each other.

**Members Story: Mr J supported by his digital champion**

Mr J, aged 66, lives alone after his family moved away last year. His two beloved dogs also passed away. He has dementia as well as a neurological condition that causes him constant pain. During lockdown his low mood got worse. We referred him to mental health services and social services for increased support. He was supported by KLS' Digital Champion to join Zoom art sessions to help give him something to keep busy and connect with friends. He also received telephone befriending during this time with a friendly volunteer. They're now meeting face to face as the restrictions have eased.

The team supported elders to maintain their physical health, mobility, balance and fitness. Though, as our Annual Impact Survey shows, their physical health has significantly deteriorated (see results below). We hosted **exercises sessions** via Zoom. We ran YouTube sessions created by our exercise tutors. We also produced our very own exercise DVD (take that Jane Fonda) and shared this widely with our members to use at home. We also developed our own Parkinson's Dance DVD. Tutors called members when classes were not running to offer encouragement. When lockdown ended, we ran exercise classes in Fred Wells Gardens; and we offered a number of community walks in Battersea Park, including a well-attended men's walk.

We posted 100s of **activity packs and gifts**, especially to our most isolated members, to keep them mentally engaged and busy, with new hobbies include art packs, books, CDs and puzzles. We ensured members got handmade cards and Christmas gifts with the support of our partners Frances Holland school, Thomas's school and Dorrington plc.

At the request of our member's, we set up a number of **new activities** including a new Film Club, Age Well's Zoom Exercise classes, Writerz and Scribez intergenerational work, National Trust online art sessions and Talk Wandsworth online wellbeing sessions.

**Members Story: Mrs F's world opened up**

Mrs F, aged 85, lives alone and has dementia. Her children live in Germany and Spain and were due to visit but Lockdown happened. She misses them immensely and feels lonely and depressed. A KLS' Digital Champion helped set up an Alcove Phone (special online tablet for elders), and then spent time helping her to practice making and accepting calls on the device. She is now very happy, as she can actually see her children when using the Alcove video phone. Mrs F has been receiving regular phone calls from a volunteer befriender, and KLS staff. These regular calls are her lifeline.

Early on in the crisis we realised that many of our older members were not online. They did not have the devices, data, money or skills to get online. They were **digitally excluded**. To address this, we did a number of things. We piloted 'Tech Up Battersea' – a new programme to support elders get online. We taught elders how to use digital technology. We loaned tech during periods of lockdown to reduce their isolation. Digital Champion Volunteers offered 1-2-1 support on the doorstep. 20 Amazon Fire Tablets were set up for the service, that are now installed with the necessary apps including Zoom groups and with individual email accounts.

Our new Age Well service ran ‘**12 Zooms Over Christmas**’ as part of Battersea Zoomers. This was a varied programme of zoom sessions tailored to meet the social needs of elders at home. The programme was set up to get isolated and vulnerable older people equipped and trained on Zoom in time for Christmas. This was so successful that it still continues and has a regular weekly programme of Zoom activities.

### **The difference we make with older people**

Our members are always talking to us, giving us constant feedback - letting us know what they want, what they like and what they don't enjoy. Once a year we conduct a formal Annual Impact Survey. This year we found members were feeling less positive and socially engaged when compared with the previous year.

- 89% said they feel better within myself (down from 98% last year).
- 89% said they enjoyed the social interaction at KLS (down from 94% in 2019/20).
- 89% are participating in activities they enjoy (down from 99%).
- 69% felt more in control of their daily life (down from 88%); 23% felt they had much less control of their daily life.
- 26% felt their social network had decreased versus 64% who felt they had a wider network (down from 90% in the previous year).
- 90% felt less isolated (which was the same as the year before)
- 89% said they felt more confident (the same as last year).

#### **Members Story: Mrs C getting out with her phone**

Mrs C, aged 76, was nervous of going out post-lockdown as she was scared of catching the virus. She had never used any IT in the life. A volunteer taught her how to use her new phone, including taking photos. We encouraged her to go for walks and send us pictures of the things she saw that bring her joy, such as flowers. She feels the walks have helped with her weight management, as she reported she had put on weight during lockdown. As well as her overall wellbeing and renewed confidence about going out. Mrs C was also shown how to use Zoom and now attends the KLS Zoom socials. She's even joined a National Gallery talk and our Draw, Sketch, Party sessions online.

### ***b) Katherine Low Settlement's work with refugee and newly-arrived communities***

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

#### **i. Love to Learn education team**

Our Love to Learn education programme makes a real difference to the lives of 200+ young people from refugee backgrounds in Battersea and the wider Wandsworth community. We broaden educational experiences, improve educational outcomes and confidence, and support aspiration.

The team provides a range of educational services and support including advocacy and advice, homework support through learning mentors and clubs, parent workshops and supported referrals. We liaise with schools, social services, other community organisations and service providers to ensure that families access appropriate and targeted support for their needs. The Covid-19 restrictions and lockdowns placed additional pressure on our children and families. Like all of our community services, our own Love to Learn team had to go 'virtual', offering support over the phone, online, using the post and doorstep visits.

Our **Learning Mentor programme** worked with 64 volunteer learning mentors paired with 64 young people from a refugee background who are struggling at school. The mentors visit for one hour a week, until the end of the academic year. This has been happening online, rather than face to face, during the Covid lockdowns. The learning mentors were able to achieve the following outcomes with young people:

- **Positive engagement with learning:** 82% of mentors say their mentees positively engage with learning during their sessions.
- **Improved confidence:** 52% of mentees display high levels of confidence based on scoring themselves across 7 areas of daily life.
- **Gained knowledge and understanding of educational pathways:** 87% of young people over 13 have been involved in appropriate conversations about their educational pathways.
- **Raised aspirations:** 64% of young people being mentored have aspirations and know what they want to do post school.
- **Ability to build trusting relationship:** 94% of mentors say they have a positive relationship with their mentee and have built trust with them.

Our **family education and casework programme** provides free, confidential and impartial advice, information and advocacy support to help refugee families and their children get ahead in education. Overall, 89% were fully satisfied with our casework service (Love to Learn annual survey 2021). The team were able to achieve the following outcomes with young people:

- **Access Education:** 153 children and young people were assisted with their access to education via our casework team (supported with obtaining school or college places, transfer schools etc). 95% of issues were resolved. 26 UASCs (Unaccompanied Asylum-Seeking Children) were assisted with their access to education. 89% issues resolved.
- **Thrive in Education:** 113 children and young people were assisted to thrive in education via our casework team (supported with school issues, exclusions, SEN provision, Children's Services input and financial support - often multiple issues). 82% issues resolved. 57 UASCs were assisted to thrive in education via our casework team (supported with language support in class, emotional support, help with school/college, accommodation, immigration, health, finance). 88% issues resolved.
- **Increased knowledge and ability to navigate the UK's education system:** 119 families were assisted. 83% of families said they increased their knowledge and ability. 57 UASCs supported. 100% of UASCs increased their knowledge and ability.

**Family and Parent workshops.** Our work in empowering and connecting parents is now better established. We delivered 14 online parent workshops since April'20, on a range of subjects all requested by parents. These focused on health and wellbeing, as well as education

understanding. e.g. Tips on home education, Routines and sleep, Coping with stress, Covid awareness and vaccinations, Exams and Assessments 21, Post 16 Education options. All the workshops were run in partnership with local professionals, including NHS staff, parenting experts and primary and secondary teachers.

Our **Homework & Activity Clubs** include: Junior Club (5-10 year olds), Senior Club (10-15s), GCSE Study Groups (15-16s), Youth Club (16-21) and Holiday Clubs (5-18s). This year we supported 59 refugee young people and their families at our Clubs.

Due to the ongoing lockdowns, we were unable to run our usual face to face services. So we started weekly online Corona Homework Clubs, where we were supporting local children's academic education, as well as their social and emotional wellbeing. They were energetic sessions which included the rock paper scissor championship, spot the difference, yoga, meditation, online Pictionary, craft challenges and Joe Wickes workouts.

We delivered 100s of stationary packs, books and physical learning materials. So our young people had resources to learn at home. We also sent out 100s of activity art packs, in partnership with a local artist collective 'Artists in Transit', to keep our young people occupied with creative and interesting things to do. Our partner Fairbeats! continues to provide music lessons online. **63% of young people attending our Clubs display high levels of confidence** – based on scoring themselves across 7 areas of daily life. And **78% display high levels of wellbeing** – based on scoring themselves across 5 areas of daily life.

Fatima told us why our summer programme is so special to her. *"I love the summer with you. Sometimes I am so excited to see my friends I can't sleep. If I didn't go to somewhere with you (Love to Learn) I would just be near my house or inside being bored."*

When restrictions were partially lifted, we had an amazing summer getting 106 children out and about, seeing their friends, having fun and sharing their experiences of lockdown. **98% said they'd developed their social skills; 85% said their independence had increased; and 84% felt more resilient.** Thanks to everyone who financially supported our summer programme. In September 2020, we were able to run small face-to-face Homework Clubs with bubbles of 15 children. The Clubs were rotated so each child attended every two weeks. **72% of children attending our Clubs have aspirations and know what they want to do when they leave school.**

Yasmin, aged 8, told us what she got out of our Homework Club. *"When I come to the Club first time, I didn't speak any English and I was scared I just wanted to be with my mum. But now I am waiting every day until I go to the Club because it feel fun and I have friends and people don't mind my English"*.

During the second and third lockdowns we continued to provide online support. We now have five weekly online Clubs: GCSE Homework Club, Youth Club, Wednesday Corona club, Wednesday drop-in Homework Help Club and Thursday Music Group. **87% of young people who attended our Clubs said they engaged positively with learning whilst with us.** **Plans for next year.** As outlined above, we will continue to run our Love to Learn education programme for local refugee children and their families. We will continue to adapt and change according to the Covid restrictions. One area that we've like to extend our efforts is to support



more older adolescent refugee young people aged 16-21: after they've finished their GCSEs, as they move on to further and higher education, and into the world of work.

**Members Story: Ahmed overcoming adversity**

Ahmed\* came to the UK in 2019. He had been badly beaten in Libya by people traffickers and as a result is deaf in one ear. He really struggled with his learning, at Southfields Academy in their International department, as a result of the trauma he had experienced and his hearing difficulties, and he had no English to start with.

Our member of staff, Mery (who works with our Love to Learn education team), has been working with him intensively. This year he has shown a great improvement. The fact that Mery knows him well and speaks Tigrinya, his home language, means that she became aware that he also seemed to have learning difficulties. This would not have been picked up otherwise, as his teachers assumed that his slow progress was down to his hearing difficulties and having English as a second language. Mery's intervention meant that he was assessed and then given an EHCP (Education and Healthcare Plan) which will enable him to access the support he needs.

He has also been very distressed about his immigration status. Ahmed has been waiting over a year for a decision and therefore felt extremely anxious about his future, that he might not be able to remain in the UK. Mery found him an immigration solicitor and liaised between him and the solicitor, as well as keeping pressure on the solicitor to progress the case with the Home Office. She provided evidence, from her work with Ahmed over the two years he's been here, of the distress caused by the uncertainty over his future. We just heard in the last few days that he's been granted refugee status, which is fantastic news.

\*Note: Names have been changed to ensure anonymity.

**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.

Over this academic year (2020/21) our ESOL has:

- 8 courses running designed to teach students with different levels of English (funded by the National Lottery Community Fund and Wandsworth Lifelong Learning).

**Numbers of students**

- 128 students enrolled in the academic year (81% retention rate).
- 170 study places across our various classes of ESOL, ESOL waiting lists, Maths and IT. We have a study place for any student who wishes to study Maths, and presently 30 students a year can study IT.

**Student Progression**

- 97 students intend to progress/return in September 2021.
- Of those moving on from KLS:
  - 3 moved onto employment Jan-Apr'20
  - 1 moved into employment Aug'21, having gained Level 1 Reading and Writing

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- 1 moved onto a Level 2 Teaching Assistant course, have gained L1 Functional skills English and Maths
- 1 moved onto Level 1 Childcare course in Further Education
- 2 ex-students on Level 2 Teaching Assistant course returned to complete element of WEX
- 1 student set up an online business selling crocheted dolls
- 1 student developed her own YouTube cooking channel which now has 32K subscribers.

### Exams

- 56 exams entered for (Entry 1, 2, 3, Level 1 English SFL; E2, E3, L1, L2 Functional skills Maths) of which we had:
  - 50 live exam achievements (including 2 Teacher Assessed Grade achievements)
  - 4 fails
  - 2 illness related no-shows.

### Covid Restrictions and Flexible Classes

In September 2020 we started the academic year with face-to-face classes - adjusting our teaching to Covid restrictions to include: desks 2 metres apart; larger classes split to avoid overcrowding with a blended learning approach (once we had worked out ways to do this); students picking up worksheets at appointed times when unable to attend in person; ensuring all students had a gmail email address, could access Google Classroom and were trained to use Zoom in the event of any further closures; and 1:1 laptop training for students.

### Providing digital support

*"I liked borrowing a laptop because now I'm learning about using a laptop for my future."*

Aliya, one of our students

Last year (see Year 1 report) we reported the results of a digital access survey amongst our students which prompted a call to action. The result was that we were able to get 24 laptops out to students by October 2020 and a further 30 by the beginning of 2021. This meant that after our second closure in November 2020, more than 60% of our students had access to a KLS laptop for their classes, with a further 25% sharing devices with their families and the remaining 13% more comfortable using their smartphones. We only had 3 students who neither had access to a laptop nor a smartphone, but all of these were due to a lack of interest in engaging with digital technology. This remains a project in progress.

*"There was a lot I didn't understand about computers and I was frightened of using one. Since I had some training and have had to use one for my ESOL classes, I am feeling more confident and this is helping my daughter to feel more confident about herself too. I love it"*

Lastenia, one of our students

### Online Classes

*"I didn't want to do online learning. I felt bad. I didn't understand and I stopped coming to classes. My teacher called me and I came to KLS. She showed me how to use a laptop, I took it home and then I came to all my classes. My teacher, she is so patient she makes me relax. Now I am proud of myself and my teacher is proud of me. I have passed all my Entry 3 exams."*

Monica, one of our students

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Online classes were simpler to set up for the second lockdown. The students were far more confident with the format this time and were ready. All classes had access to:

- A class WhatsApp group for sharing class news, zoom links and peer to peer support
- Google classroom for class materials and homework
- Physical learning materials to pick up at the beginning of the week

This resulted in a very good attendance rate amongst the higher-level classes - digital literacy often runs hand in hand with language literacy.

The three groups that found it most difficult to engage with Lockdown lessons were Pre-Entry, Entry 1 and Entry 1/2 speaking and listening. This was due to a mixture of low confidence and extra time needed to engage their children in their own lockdown lessons. The ESOL Manager when doing online lesson observations was able to observe this first hand. When observing ESOL classes at lower levels, children were much more likely to interrupt parents and need support with their schoolwork. Whereas higher level students had sufficient study skills to either set up their children's learning environment first, or have the confidence to study side by side with them.

One bonus to the students learning to use Zoom is that it has opened up contact with families abroad for many of them. They have now been able to show their families how to use it from as far away as Afghanistan.

#### **Post Lockdown attendance**

*"I want say thanks to all my teachers and KLS to give me online lessons in Covid time."*

Zahra, one of our students

Once we decided to open up face to face classes again at the beginning of May, attendance took a big hit across all levels and decreased. Multiple factors affected this including: Constant school closures; Sickness, including Long Covid; Overseas travel to look after ill family members; Needing to self-isolate; and housing issues once Landlord rules changed.

#### **Volunteers**

We had fewer volunteers this year due to Covid nervousness and restrictions. Most of those who were able to give their time managed to stay with us for the whole academic year. Their willingness to adapt to new teaching conditions was invaluable. This meant that during online classes they were still able to:

- work 1:1 with struggling students
- work with small groups
- lead classes when the teacher was carrying out ILP's (individual learning plans).

Volunteers play a very important role in the classroom experience.

- Three students from the higher-level Waiting list group have loved their experience so much that they have applied to be volunteer classroom assistants for the next academic year. They will work with Pre-Entry and Entry 1 students.
- Two students from the Entry 3/Level 1 class are also eager to volunteer their skills. They plan to teach crochet and embroidery skills in extra-curricular creative classes running for ESOL students next academic year.

- Two students from 2019-20 leavers returned to us as classroom assistant volunteers.

#### **Volunteer Story: Djedjiga teaching our Waiting List group**

One volunteer, Djedjiga, returned to us this year after a few years absence. She was eager to use the skills she had learnt in her CELTA course to run her own group: the lower-level Waiting List group starting in January 2021.

Djedjiga liaised with the ESOL manager closely and they worked together to develop a Scheme of Work which she delivered to a group of 10 students (Entry 1-2) once a week, online, for the spring term. Her confidence grew weekly which was a pleasure to observe. She was happy to take on new ideas; work with multi-level learners; and master online learning tools. The result was that students engaged well, had very good attendance and bonded well as a group. This was even better when they started face to face classes in May.

Djedjiga is a Second Language English speaker, who having grown up in Algeria and France speaks several languages and has a good understanding of intercultural issues. Her empathy for the students is palpable and she has a quiet patience. All of these things make her an engaging teacher.

As a result of her success, Djedjiga has accepted the challenge to teach the IT for ESOL courses next academic year (three courses running once a week for six weeks). This will be a good way to widen the scope of her experience. She will be well supported by the team.

#### **Qualifications**

Preparation for assessments was yet again different this year. Most of the preparation period was spent under lockdown conditions and it soon became clear that we would again have to limit numbers taking recognised qualifications. Unlike schools, the Further Education (FE) sector was not given the option to rely on teacher assessed grades (TAGS). TAGS were only expected to be awarded under exceptional circumstances and with extensive evidence. Thus, we had two options: either deliver online assessments or plan for live (in-person) assessments.

As a team we agreed that online assessment was not a fair medium for our cohort. So we made the decision to run live assessments for those students who were most likely to gain a qualification. At the time we were still not running face to face classes and it became clear that the students who had 'engaged' fully, measured by attendance and completion of homework and coursework, were the ones who were also most likely to engage with the exam process. This meant that we could run a 'safer' assessment season, bringing in small groups of students for mocks and actual exams.

The results have reflected this decision. We have had an 89% success rate (which could have been 93% if a hospitalisation and a bereavement for two of the students had not struck!). This is a very good result. For two of our students, it means that they have the necessary qualifications to carry on with their careers in childcare and teaching. For another two, they have the qualification requirements to move their applications for British citizenship forward.

We are extremely proud of all of our students, not just those who have achieved formal, measurable qualifications. We are proud of the whole cohort, who have faced a difficult situation with courage, stoicism and patience. We are happy that almost all of them are

excited to return to what we hope are more normal learning conditions in the coming academic year.

**Member Story: Amina from student to volunteer to paid staff**

Amina is from Somalia, has been in the UK for more than 20 years and has brought up her five children here. Amina has been coming to KLS for a number of years and has progressed slowly but surely both in confidence and language acquisition. She gained a Level 1 certificate two years ago on our Childcare course and has since been working as a valued member of the ESOL crèche team. She is a softly spoken woman with a strong presence.

During the winter lockdown the ESOL department partnered with the National Literacy Trust (NLT) to run an Early Years Together pilot project with Somali mothers and their pre-school children. This had to be adapted from the original face to face concept to being delivered online. This is where Amina shone. She recruited all the parents from her local networks to take part; she helped with training the parents for online delivery; she translated for both sides of the language divide and made sure that engagement remained high. It was a very successful pilot which is now being adapted and rolled out to different communities by the NLT. Amina was also able to see herself in a new light – as a community organiser and able to hold her own in English speaking situations.

Other interesting projects that Amina was involved in this year – promoting Covid Safety to the Somali community in a film made at KLS for Wandsworth Council. Following on from that Amina also co-scripted, translated into Somali and starred in, a short film allaying the fears around and promoting the benefits of the Covid Vaccination.

Note: Names have been changed to protect anonymity

**Plans for next year**

From September 2021, the plan is (as far as plans can be made in the current climate) to return to full class face to face lessons. We will still be observing sensible precautions.

As a team we have agreed that the skill we need to focus on most across all levels is writing. Writing is the most difficult skill to teach/learn online because the reactive feedback cannot be easily carried out. The space of time between writing, sending online, being marked and sent back makes the process too slow to be of value to the student. Through discussions with other professionals in the ESOL sector we have found this to be the consensus. The team is excited about devoting a lot of class time to this skill. For example, handwriting and word formation for Pre-Entry; creating questionnaires and working on sentence structure for E1; Paragraphing and text type for Entry 2; Report writing and narratives for Entry 3 & Level 1.

Another exciting plan for next academic year is to introduce Wednesday afternoon extra-curricular activities. All students will have the opportunity to attend informal sewing, art, cooking. We are in the process of recruiting volunteers from the local area to lead these sessions, some of whom as mentioned before are present and past students.

We are also trying to partner with Uffo Athletic and Leisure Group– a local charity promoting healthy walks in local parks.

Similarly, we are recruiting volunteers, with the help of the Battersea Society, for a new project aimed at opening up London for our students. The idea is to match London volunteers who have a passion for the city with a KLS ESOL student, who would like to get to know the city they now live in, so that they can 'discover' London by bus. They would meet once a week or bi-weekly, for up to two hours, to go to different places in London by bus.

Twenty-first century teaching tools - if the budget is approved for this, we are getting very excited about installing a SmartBoard in one of our classrooms. This will help with engagement, accommodate different learning styles and make classes more productive.

### iii. Somali Women's Wellbeing Group

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

We ran a weekly (term-time only) Somali Women's Wellbeing Group for 24 Somali women over 2020 (Jan-Nov'20). On average 18 women attended each session. We invited more women (about 35 in total, who are on our waiting lists and through word of mouth to invite 'friends of friends') to attend our summer picnics and accessing one-to-one support, which increases the numbers of women supported. Inevitably the Covid-19 pandemic and lockdown restrictions impacted on our ability to run our face-to-face sessions. We moved our support online and over the telephone during these challenging times. Our staff provided additional 1-2-1 telephone support for those that needed it each week. Zoom and FaceTime were used more as the group became more proficient with technology.

**Member Story: Muna, a local parent,** describes her time with us.

*"I wanted to get out of the house so I went to the Somali Women's Group. I had post-natal depression after my baby was born but I never talked about it, even though I went to hospital. In my culture we are told that to go to the Koran if you're not feeling well. My family just said, 'it's just a baby, it's normal, a Muslim woman shouldn't be stressed'. I came to the Group because I didn't want to be at home being stressed and I want to help other women too. For example, in the last session it got emotional and I was crying and I think other women were able to cry because of that, and crying is good.*

*Now I feel able to talk about issues and ask for help. Somali women are supposed to be strong, but I don't have family here or the support we have at home, so I need to ask for help. I used to get very angry with my children but now I can manage better because of the advice we got in the group. My marriage was also very difficult but I got good advice and we are still together."*

### **Making a difference**

We monitored and evaluated the work of the Group using an initial assessment questionnaire, mid-term discussion and end-questionnaire; as well as staff observations and informal feedback collected over the year. Our Somali Women's Group has significantly improved the outcomes for the women involved. It:

- Improved the mental health of 24 local Somali Women. All of the women reported having low level mental health issues and low self-esteem when the group started (see below). By the end they reported having made significant improvements in their feelings about themselves, and acquiring the skills and coping mechanisms to better support themselves and deal with issues in the future.
- Increased the confidence for the women to seek support from other services for their mental health. The women reported accessing their GPs, Talk Wandsworth (a local talking therapy support service), and local community organisations and charities for help and support such as the Foodbank and Citizens Advice.
- Empowered the group to lead themselves after the project ended. The group does need a bit more support to become a peer-led and sustainable group, but they are getting there.

We can say with confidence that KLS' Somali Women's Group has had a significant improvement on the lives of the women that were supported in 2020. All the women answered a questionnaire to test for seven areas of wellbeing. We used the academically-recognised and validated Warwick-Edinburgh Mental Wellbeing Scale, at the beginning and end of the group.

In January 2020 most of the women were not feeling optimistic about the future at all. This was before Covid-19 had any effect on their lives. But by the end more than half (53%) were feeling optimistic often or all of the time. This can be attributed to the new skills they acquired, new experiences they had, new friendships and support networks they developed during the course of the group.

By the end of the year most of the women reported that they were able to deal with their problems better (76%), able to think more clearly (94%), and make better decisions in the life (94%).

Three-quarters (75%) of the women were not feeling useful at all at the start of the Group. By the end this had reversed to three-quarters of them feeling useful often or all of the time. Many of them relaxed over the course of the year (even with the lockdown restrictions increasing the difficulties in their daily lives), with more than 71% of the women feeling relaxed often or all of the time by the end.

Finally, and maybe most importantly, their relationships improved massively during the course of the year, inside and outside the group. 88% were feeling closer to other people by the end of November. The strength and number of relationships (and support networks) is a key indicator of current and future wellbeing and health. We were pleased that the group has had such an impact on the women involved.

**Plans for next year**

We plan to offer lite-touch support to the existing Women’s Group for the next 3 months (Q1 – 2021) as they increasingly find their feet. We are seeking funding for a new cohort of women to join a new Support Group in 2021.

The final word goes to Saida, who joined our Somali Women's Group this year. *“Honestly, I loved the group and I could not believe we were having it in our area. Every session I attended, I learnt some useful skills that improve the quality of life. My confidence is improving every day. I use my time wisely. I started to manage my anger and stress better. I reorganized my household and throw away many things that I did need to have in my house. I also become a great parent as I implemented many of the useful tips.”*



## **FINANCIAL REVIEW**

This year Katherine Low Settlement made an overall surplus of £262,017 (2020 - deficit £17,031), of which unrestricted funds made a surplus of £177,712 (2020 - deficit £12,919) and restricted funds made a surplus of £84,305 (2020 - deficit £4,112). Together with reserves brought forward at the start of the year these surpluses increase reserves to be carried forward at the end of the year to £755,528, of which £361,511 are unrestricted and £394,017 are restricted. The charity has worked hard, in a difficult operating environment, to achieve these results.

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: Anthony and Pat Foundation, Big Local SW11, BBC Children In Need, the Belpoch Trust, the Childhood Trust, Dorrington plc, Edward Gostling Foundation, Garfield Weston Foundation, Hanne & Co., the Henry Smith Charity, the Mercers Company, MoMark, The Murray Family, National Lottery Community Fund, Power to Change, the Rank Foundation, Sir Walter St John's Educational charity, the Sobell Foundation, STAR at Kings College London, Thomas's Schools Foundation, the Topinambour Trust, the Worshipful Company of Tobacco Pipe Makers & Tobacco Blenders, Wandsworth Council including their Lifelong Learning department, Wimbledon Foundation and the Winstanley & York Gardens Joint Venture. 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 2020/21 these rents amounted to £45,297 (2019/20 £118,523). The rate of occupation of the building and the tenants are continually changing and the Settlement is looking to maintain full occupancy levels of organisations renting space in the coming financial year.

### **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.

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- It is the intention of Katherine Low Settlement to budget and operate on a surplus basis. However, in certain circumstances 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 31<sup>st</sup> March 2021 together with the budget, income and expenditure, cash flow and investments, for the period April 2021 to March 2022 inclusively. 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. The Coronavirus pandemic hasn't changed that. But it may have permanently altered the way in which we provide our services. We're looking to see how our services continue to evolve and offer a blend of online and in-person services. We know too that we all need to lead more digital lives and will support our staff, volunteers and members to do so.

Our plans for the year ahead focus on reconnecting with our members and supporting their recovery from the effects of the pandemic and lockdowns. Everyone has told us they need a period of recovery, healing and commemoration for those we've lost. As well as celebration and the joy of being back together again. We will do this safely with our members.

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. We continue to be blown away by people's generosity with our emergency Covid Appeal and Spring Steps Challenges, and through fundraising campaigns like the Big Give (supported by the Childhood Trust, Francis Holland School and the Topinambour Trust). Thank you again to each and every one who supports us.

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.

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

## 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 30<sup>th</sup> September 2021 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 2021 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 2021 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**

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

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

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

### **Other information**

The 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 (Accounts and Reports) Regulations 2008 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**

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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.

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

(continued)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of the charity and its industry, we identified that the principal risks of non-compliance with laws and regulations related to the UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud, money laundering, non-compliance with implementation of government support schemes relating to COVID-19, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006 and the Charities Act 2011.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- considering the risk of acts by the company which were contrary to applicable laws and regulations.

Our audit procedures in relation to fraud included but were not limited to:

- making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- gaining an understanding of the internal controls established to mitigate risks related to fraud;
- discussing amongst the engagement team the risks of fraud;
- addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

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

**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 members, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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.

Rajesh Amin (Senior Statutory Auditor)  
for and on behalf of BDA Associates Limited  
Chartered Accountants  
Annecy Court  
Ferry Works  
Summer Road  
Thames Ditton  
Surrey  
KT7 0QJ

Date: 1<sup>st</sup> October 2021

KATHERINE LOW SETTLEMENT LIMITED  
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(including income and expenditure account)**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	148,094	172,893	320,987	70,388
<b>Charitable activities</b>					
Provision of community centre and projects	4	139,896	599,784	739,680	625,489
Investment income	5	3,046	-	3,046	3,996
Other	6	736	-	736	7,537
<b>TOTAL INCOME</b>		<b>291,772</b>	<b>772,677</b>	<b>1,064,449</b>	<b>707,410</b>
<b>EXPENDITURE ON:</b>					
<b>Charitable activities</b>					
Provision of community centre and projects	7	190,685	611,747	802,432	724,441
<b>NET INCOME</b>		<b>101,087</b>	<b>160,930</b>	<b>262,017</b>	<b>(17,031)</b>
<b>Transfers between funds</b>	20	<b>76,625</b>	<b>(76,625)</b>	<b>-</b>	<b>-</b>
		<b>177,712</b>	<b>84,305</b>	<b>262,017</b>	<b>(17,031)</b>
<b>Other recognised gains/(losses)</b>					
Gains on revaluation of fixed assets	18	-	-	-	-
<b>Net movement in funds for the year</b>		<b>177,712</b>	<b>84,305</b>	<b>262,017</b>	<b>(17,031)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward:					
Charitable activity funds	20	183,799	309,712	493,511	510,542
Valuation of property	18	3,000,000	-	3,000,000	3,000,000
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>3,361,511</b>	<b>394,017</b>	<b>3,755,528</b>	<b>3,493,511</b>

**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 31<sup>ST</sup> MARCH 2021

**BALANCE SHEET**  
**AS AT 31<sup>ST</sup> MARCH 2021**

	Notes	£	2021 £	2020 £
<b>FIXED ASSETS</b>				
Tangible assets	13		<b>3,022,893</b>	3,026,949
<b>CURRENT ASSETS</b>				
Debtors	14	<b>6,322</b>		36,645
Cash at bank & in hand		<b>856,647</b>		629,220
			<u>862,969</u>	<u>665,865</u>
<b>CREDITORS: Amounts falling due within one year</b>	15	<b>(130,334)</b>		(199,303)
<b>NET CURRENT ASSETS</b>			<u><b>732,635</b></u>	<u>466,562</u>
<b>NET ASSETS</b>			<u><u><b>3,755,528</b></u></u>	<u><u>3,493,511</u></u>
<b>RESERVES</b>				
Unrestricted funds	17		<b>361,511</b>	183,799
Restricted funds	17		<b>394,017</b>	309,712
Revaluation reserve	18		<b>3,000,000</b>	3,000,000
<b>NET ASSETS</b>			<u><u><b>3,755,528</b></u></u>	<u><u>3,493,511</u></u>
<b>FUNDS</b>	20			
Unrestricted funds			<b>361,511</b>	183,799
Restricted funds:				
Love to Learn Project			<b>208,178</b>	148,485
Department for Transport – Minibus			<b>9,728</b>	19,456
Chief Executive’s Salary Fund			<b>7,425</b>	-
KLS Lift and Building Fund			<b>74,198</b>	95,558
Elders Project			<b>31,564</b>	-
ESOL Project			<b>59,793</b>	46,213
Women’s Health Project			<b>2,385</b>	-
Corona Virus Angels			<b>533</b>	-
Battersea Volunteer Project			<b>213</b>	-
			<u><b>394,017</b></u>	<u>309,712</u>
<b>TOTAL FUNDS</b>			<u><u><b>755,528</b></u></u>	<u><u>493,511</u></u>

The notes form part of these financial statements.

**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 2021.

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 30<sup>th</sup> September 2021 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 31<sup>ST</sup> MARCH 2021

**CASH FLOW STATEMENT  
 FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

	Notes	2021 £	2020 £
<b>Cash flows from operating activities:</b>			
Cash generated from operations	1	<b>236,029</b>	53,768
		<hr/>	<hr/>
<b>Net cash provided by (used in) operating activities</b>		<b>236,029</b>	53,768
		<hr/> <hr/>	<hr/> <hr/>
<b>Cash flows from investing activities:</b>			
Purchase of tangible fixed assets		<b>(11,648)</b>	(2,000)
Interest received		<b>3,046</b>	3,996
		<hr/>	<hr/>
<b>Net cash provided by (used in) investing activities</b>		<b>(8,602)</b>	1,996
		<hr/> <hr/>	<hr/> <hr/>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>227,427</b>	55,764
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<b>629,220</b>	573,456
		<hr/>	<hr/>
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>856,647</b>	629,220
		<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**

	<b>2021</b>	2020
	£	£
<b>Net income for the reporting period (as per the statement of financial activities)</b>	<b>262,017</b>	(17,031)
<b>Adjustments for:</b>		
Depreciation charges	15,705	11,589
Interest received	(3,046)	(3,996)
Decrease in debtors	30,323	3,619
(Decrease)/ Increase in creditors	(68,970)	59,587
	<hr/>	<hr/>
<b>Net cash provided by (used in) operating activities</b>	<b>236,029</b>	53,768
	<hr/> <hr/>	<hr/> <hr/>

**2. ANALYSIS OF CASH AND CASH EQUIVALENTS**

	<b>2021</b>	2020
	£	£
Cash in hand	1,034	1,256
Cash at bank	855,613	627,964
	<hr/>	<hr/>
<b>Net cash provided by (used in) operating activities</b>	<b>856,647</b>	629,220
	<hr/> <hr/>	<hr/> <hr/>

## 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 and 33% 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 31<sup>st</sup> March 2012. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 19<sup>th</sup> 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, the Women's Mental Health Project, the Lift and Building fund, the Corona Virus Angels and the Battersea Volunteers Project 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 1<sup>st</sup> 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 31<sup>ST</sup> MARCH 2021

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

**3. DONATIONS AND LEGACIES**

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	148,094	172,893	320,987	70,388
	<u>148,094</u>	<u>172,893</u>	<u>320,987</u>	<u>70,388</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

Provision of community centre and community projects

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable	59,811	580,201	640,012	506,966
Rental and room hire income	45,297	-	45,297	118,523
Alliance Contribution	3,435	19,583	23,018	-
Job Retention Scheme Grant	31,353	-	31,353	-
	<u>139,896</u>	<u>599,784</u>	<u>739,680</u>	<u>625,489</u>

**5. INVESTMENT INCOME**

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	3,046	-	3,046	3,996
	<u>3,046</u>	<u>-</u>	<u>3,046</u>	<u>3,996</u>

**6. OTHER INCOME**

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	736	-	736	7,537
	<u>736</u>	<u>-</u>	<u>736</u>	<u>7,537</u>

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

**7. EXPENDITURE ON CHARITABLE ACTIVITIES**

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	24,424	69,658	94,082	64,016
Salaries and staff costs	-	437,650	437,650	355,812
Staff training	1,791	2,779	4,570	5,439
Telephone and internet	-	7,581	7,581	9,870
Postage, printing and stationery	11,206	1,036	12,242	9,802
Repairs maintenance and renewals	14,123	21,360	35,483	20,211
Light and heat	10,294	-	10,294	10,620
Water and general rates	(1,012)	-	(1,012)	951
Insurance	7,218	-	7,218	7,139
Depreciation and loss on disposal	1,563	14,141	15,704	11,589
Support costs (note 8)	115,078	57,542	172,620	222,992
Governance costs (note 9)	6,000	-	6,000	6,000
	<u>190,685</u>	<u>611,747</u>	<u>802,432</u>	<u>724,441</u>

**8. SUPPORT COSTS**

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	97,139	57,542	154,681	181,479
Professional fees	6,603	-	6,603	19,820
Marketing, database and website	8,700	-	8,700	14,606
Recruitment costs	-	-	-	2,436
Subscriptions	2,561	-	2,561	2,966
Sundry	-	-	-	1,615
Bank charges	75	-	75	70
	<u>115,078</u>	<u>57,542</u>	<u>172,620</u>	<u>222,992</u>

**9. GOVERNANCE COSTS**

	2021	2021	2021	2020
	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 (2020: nil) neither were they reimbursed expenses during the year (2020: nil).

No Trustee received payment for professional or other services during the year (2020: nil).



KATHERINE LOW SETTLEMENT LIMITED  
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES  
 FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

**11. STAFF COSTS**

	2021	2020
	£	£
Wages and Salaries	532,047	485,003
Social Security	36,660	31,518
Pension	23,624	20,770
	<u>592,331</u>	<u>537,291</u>

No employees received emoluments in excess of £60,000 per annum (2020: nil).

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

	2021	2020
	£	£
Charitable activities	26	28
Central Team	6	6
	<u>32</u>	<u>34</u>

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	32,414	37,974	70,388
Charitable activities:			
Provision of community centre and community projects	118,523	506,966	625,489
Investments	3,996	-	3,996
Other	3,318	4,219	7,537
Total	<u>158,251</u>	<u>549,159</u>	<u>707,410</u>
<b>EXPENDITURE ON</b>			
Charitable activities:			
Provision of community centre and community projects	220,182	504,259	724,441
Total	<u>220,182</u>	<u>504,259</u>	<u>724,441</u>

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	(61,931)	44,900	(17,031)
Transfers between funds	49,012	(49,012)	-
Net movement in funds	(12,919)	(4,112)	(17,031)
Other gains/losses			
Gains on revaluation of property	-	-	-
Net movement in funds	(12,919)	(4,112)	(17,031)
RECONCILIATION OF FUNDS			
Total funds brought forward	196,718	313,824	510,542
Valuation of property	3,000,000	-	3,000,000
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>3,183,799</b>	<b>309,712</b>	<b>3,493,511</b>

**13. TANGIBLE FIXED ASSETS**

	Freehold Property £	Furniture & Equip. £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 <sup>st</sup> April 2020	3,000,000	10,470	48,640	3,059,110
Additions	-	11,648	-	11,648
As at 31 <sup>st</sup> March 2021	3,000,000	22,118	48,640	3,070,758
<u>Depreciation</u>				
At 1 <sup>st</sup> April 2020	-	2,977	29,184	32,161
Charge for the year	-	5,976	9,728	15,704
At 31 <sup>st</sup> March 2021	-	8,953	38,912	47,865
<u>Net book value</u>				
At 31 <sup>st</sup> March 2021	3,000,000	13,165	9,728	3,022,893
At 31 <sup>st</sup> March 2020	3,000,000	7,493	19,456	3,026,949

KATHERINE LOW SETTLEMENT LIMITED  
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES  
 FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

<b>14. DEBTORS</b>	2021	2020
	£	£
Customers	6,191	17,202
Accrued income	131	12,225
Prepayments	-	7,218
	<u>6,322</u>	<u>36,645</u>

<b>15. CREDITORS</b>	2021	2020
	£	£
Suppliers	2,960	6,177
Other creditors	14,679	-
Social Security and other taxes	-	9,440
Deferred income (Note 16)	103,342	175,374
Accrued expenditure	9,353	8,312
	<u>130,334</u>	<u>199,303</u>

<b>16. DEFERRED INCOME</b>	2021	2020
	£	£
Anonymous Donation	-	21,912
Battersea Power Station Foundation	-	19,442
Big Give	-	56,580
Edward Gostling Foundation	25,000	25,000
Feathers Association	5,000	-
Garfield Weston	-	20,000
John R Murray Charitable Trust	-	10,000
Mercers Company	12,500	-
MO Mark	2,152	-
Peter Stebbing Memorial	5,000	-
Rank Foundation	-	20,000
Sobell Foundation	23,833	-
Wandsworth Council – Parkinsons Disease Project	2,400	2,440
Wandsworth Council – Digital Tech Up	24,977	-
Wandsworth Youth Ambassadors	2,480	-
	<u>103,342</u>	<u>175,374</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 31<sup>ST</sup> MARCH 2021

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

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

	Unrestricted Fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Fixed assets	3,533	19,360	22,893	26,949
Current assets	370,292	492,677	862,969	665,865
Current liabilities	(12,314)	(118,020)	(130,334)	(199,303)
	<u>361,511</u>	<u>394,017</u>	<u>755,528</u>	<u>493,511</u>

**18. REVALUATION RESERVE**

	2021 £	2020 £
Balance at 1 <sup>st</sup> April	3,000,000	3,000,000
Revaluation movement in year	-	-
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 31<sup>st</sup> March 2012 of the Freehold Property owned by Katherine Low Settlement Limited to bring it into the accounts.

The property was then revalued on 19<sup>th</sup> 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 2021.

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**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

**20. MOVEMENT IN FUNDS**

	At 1.4.20	Net movement	Transfers between	At 31.3.21
	£	in funds	funds	£
		£	£	
<b>Unrestricted funds</b>				
General fund	183,799	101,087	76,625	361,511
<b>Restricted funds</b>				
Love to Learn Project	148,485	90,262	(30,569)	208,178
Department for Transport – Minibus	19,456	(9,728)	-	9,728
Chief Executive’s Salary Fund	-	(3,099)	10,524	7,425
KLS Lift and Building Fund	95,558	(21,360)	-	74,198
Elders Project	-	63,152	(31,588)	31,564
ESOL Project	46,213	32,838	(19,258)	59,793
Women’s Health Project	-	2,875	(490)	2,385
Corona Virus Angels	-	915	(382)	533
Battersea Volunteer Project	-	5,075	(4,862)	213
	<u>309,712</u>	<u>160,930</u>	<u>(76,625)</u>	<u>394,017</u>
<b>TOTAL FUNDS</b>	<u>493,511</u>	<u>262,017</u>	<u>-</u>	<u>755,528</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	291,772	(190,685)	101,087
<b>Restricted funds</b>			
Love to Learn Project	337,042	(246,780)	90,262
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	54,443	(57,542)	(3,099)
KLS Lift and Building Fund	-	(21,360)	(21,360)
Elders Project	202,682	(139,530)	63,152
ESOL Project	142,506	(109,668)	32,838
Women’s Health Project	5,759	(2,884)	2,875
Corona Virus Angels	3,162	(2,247)	915
Battersea Volunteer Project	27,083	(22,008)	5,075
	<u>772,677</u>	<u>(611,747)</u>	<u>160,930</u>
<b>TOTAL FUNDS</b>	<u>1,064,449</u>	<u>(802,432)</u>	<u>262,017</u>

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(continued)

Comparatives for movement in funds	At 1.4.19	Net movement	Transfers between	At 31.3.20
	£	in funds	funds	£
		£	£	£
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>
<b>TOTAL FUNDS</b>	<u>510,542</u>	<u>(17,031)</u>	<u>-</u>	<u>493,511</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	158,251	(220,182)	(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	15,560	(15,560)	-
	<u>549,159</u>	<u>(504,259)</u>	<u>44,900</u>
<b>TOTAL FUNDS</b>	<u>707,410</u>	<u>(724,441)</u>	<u>(17,031)</u>

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**NOTES TO THE FINANCIAL STATEMENTS**

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<u>Chief Executive's Salary Fund</u>	2021	2020
	£	£
Reserves at 1 <sup>st</sup> April	-	-
Grants and donations:		
Battersea Power Station Foundation	19,443	6,480
The Rank Foundation	20,000	25,000
Big Local SW11 – The Alliance Partnership	10,000	7,900
Topinambour Trust	5,000	3,000
Other consultancy	-	300
Lottery Covid fund – contribution from Elders fund	5,821	-
Rank foundation – contribution from Elders fund	1,940	-
Battersea Volunteer Project contribution	2,763	-
	<u>64,967</u>	<u>42,680</u>
Less: Expended during the year	(57,542)	(57,659)
Add: Transfer from unrestricted funds	-	14,979
	<u>7,425</u>	<u>-</u>
Fund Balance at 31 <sup>st</sup> March	<u><u>7,425</u></u>	<u><u>-</u></u>

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**RESTRICTED FUND – LOVE TO LEARN PROJECT**

	2021 £	2020 £
Incoming Resources:		
Grants	197,666	200,607
Donations	139,376	25,390
	<hr/>	<hr/>
	337,042	225,997
Resources Expended		
Direct expenditure:		
Project costs and sessional teachers	34,296	18,943
Salaries and staff costs	200,315	164,253
Staff training and recruitment costs	2,351	3,567
Travel	2,576	3,754
Repairs and cleaning	-	35
	<hr/>	<hr/>
	(239,538)	(190,552)
Administrative costs:		
Telephone and IT	4,344	3,947
Printing, postage and stationery	87	192
Subscriptions	1,210	411
Depreciation	1,601	260
	<hr/>	<hr/>
	(7,242)	(4,810)
 SURPLUS/(DEFICIT) FOR THE YEAR	 <hr/> 90,262	 <hr/> 30,635
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	148,485	148,419
Surplus/(Deficit) for the year	90,262	30,635
Rent and management charge contribution to KLS	(30,569)	(30,569)
	<hr/>	<hr/>
Fund Balance at 31st March	208,178	148,485
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 - Grants</u>		
Anon Donor	21,912	21,911
BBC Children in Need	43,739	39,994
Battersea Summer Scheme	400	-
Garfield Weston Foundation	20,000	20,000
Mo Mark	717	-
Sir Walter St John's Educational Charity	36,136	36,462
St Thomas's Schools Foundation	-	3,540

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



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**RESTRICTED FUND – LOVE TO LEARN PROJECT**

(continued)

	2021	2020
<u>Note 1 - Grants (cont.)</u>	£	£
The Childhood Trust	-	5,000
The Grace Trust	-	1,000
The Henry Smith Charity	57,800	57,700
The John Murray Charitable Trust	10,000	10,000
The Tobacco Pipe Makers & Trade	5,000	5,000
Wandsworth Council	1,962	-
	<hr/>	<hr/>
	197,666	200,607

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**RESTRICTED FUND – ELDERS PROJECT**

	2021 £	2020 £
Incoming Resources:		
Grants	187,078	99,747
Donations	15,604	2,584
Sundry income	-	3,920
	<hr/>	<hr/>
	202,682	106,251
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	15,118	14,351
Salaries and staff costs	121,051	98,731
Training and recruitment costs	70	150
Travel and vehicle hire	565	1,517
Repairs and maintenance	-	189
	<hr/>	<hr/>
	(136,804)	(114,938)
Administrative costs:		
Telephone and IT	2,043	1,233
Post, stationery and marketing	574	116
Subscriptions	-	447
Depreciation	109	-
	<hr/>	<hr/>
	(2,726)	(1,796)
	<hr/>	<hr/>
<b>(DEFICIT)/SURPLUS FOR THE YEAR</b>	<b>63,152</b>	<b>(10,483)</b>
	<hr/> <hr/>	<hr/> <hr/>
<b><u>Movement in funds:</u></b>		
Fund Balance at 1st April	-	22,205
(Deficit)/Surplus for the year	63,152	(10,483)
Rent and management charge contribution to KLS	(23,827)	(18,915)
CEO salary contribution	(7,761)	-
Transfer from unrestricted reserves to cover deficit	-	7,193
	<hr/>	<hr/>
Fund Balance at 31st March	31,564	-
	<hr/> <hr/>	<hr/> <hr/>
<b><u>Note 1 – Grants</u></b>		
Edward Gostling Foundation	25,000	-
Enable Leisure & Culture	-	2,250
London & Quadrant Housing Trust	-	10,000
National Lottery Community Fund	65,948	-
Sobell Foundation	2,167	25,000
Schroders Charitable Trust	4,000	-
The D'Oyly Carte Charitable Trust	-	2,880

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**RESTRICTED FUND – ELDERS PROJECT**

continued

Note 1 – Grants (Cont.)

The Goldsmiths' Company Charity	-	5,000
The Field Family Trust	-	3,188
The Mercers' Company	12,500	25,000
The Rank Foundation	23,923	-
Wandsworth Borough Council - Age Well Service	49,890	24,925
Wandsworth Borough Council – Contact Club	350	1,300
Wandsworth Borough Council	800	204
Wandsworth CCG	2,500	-
	<hr/>	<hr/>
	187,078	99,747

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**RESTRICTED FUND – ESOL PROJECT**

	2021 £	2020 £
Incoming Resources:		
Grants	132,756	144,887
Donations	9,750	-
	<hr/>	<hr/>
	142,506	144,887
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	11,729	5,039
Salaries and staff costs	92,540	88,471
Staff training and recruitment costs	187	297
Travel	-	775
Repairs and maintenance	-	59
	<hr/>	<hr/>
	(104,456)	(94,641)
Administrative costs:		
Telephone	753	-
Post, stationery and marketing	456	1,061
Subscriptions	1,407	411
Depreciation	2,596	167
	<hr/>	<hr/>
	(5,212)	(1,639)
	<hr/>	<hr/>
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>	<b>32,838</b>	<b>48,607</b>
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	46,213	20,741
Surplus/(Deficit) for the year	32,838	48,607
Rent and management charge contribution to KLS	(19,258)	(23,135)
	<hr/>	<hr/>
Fund Balance at 31st March	59,793	46,213
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 - Grants</u>		
Big Lottery Fund	108,123	108,444
South Thames College	600	660
Topinambour Trust	-	3,000
Wandsworth Council – Lifelong Learning Dept	23,533	32,783
	<hr/>	<hr/>
	132,756	144,887

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**RESTRICTED FUND – KLS LIFT AND BUILDING FUND**

	2021 £	2020 £
Incoming Resources:		
Donation	-	10,000
	-----	-----
	-	10,000
Resources Expended:		
Direct expenditure:		
Professional fees	21,360	7,308
	-----	-----
	-	-
 SURPLUS/(DEFICIT) FOR THE YEAR	 (21,360)	 2,692
	=====	=====
 <u>Movement in funds:</u>		
Fund Balance at 1st April	95,558	92,866
Surplus/(Deficit) for the year	(21,360)	2,692
	-----	-----
Fund Balance at 31st March	74,198	95,558
	=====	=====
 <u>Note 1 – Grants and donations</u>		
Anonymous donation	-	10,000
	-----	-----
	-	10,000

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**RESTRICTED FUND – WOMEN’S MENTAL HEALTH**

	2021 £	2020 £
Incoming Resources:		
Grants	5,759	3,784
	<hr/>	<hr/>
	5,759	3,784
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	633	870
Salaries and staff costs	2,251	4,458
Training course	-	300
	<hr/>	<hr/>
	(2,884)	(5,628)
 (DEFICIT)/SURPLUS FOR THE YEAR	 (2,875)	 (1,844)
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	-	409
(Deficit)/Surplus for the year	2,875	(1,844)
Rent and management charge contribution to KLS	(490)	(1,329)
Transfer from unrestricted reserves to cover deficit	-	2,764
	<hr/>	<hr/>
Fund Balance at 31st March	2,385	-
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants</u>		
MoMark CIO	5,759	2,880
Wandsworth Borough Council	-	904
	<hr/>	<hr/>
	5,759	3,784

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**RESTRICTED FUND – CORONA VIRUS ANGELS (partner project)**

	2021 £	2020 £
Incoming Resources:		
Donations	3,162	-
	<hr/>	<hr/>
	3,162	-
Resources Expended:		
Direct expenditure:		
Project costs and sessional staff	1,869	-
Training course	171	-
IT and telephone	207	-
	<hr/>	<hr/>
	(2,247)	(5,628)
 (DEFICIT)/SURPLUS FOR THE YEAR	 915	 (1,844)
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	-	-
(Deficit)/Surplus for the year	915	-
Rent and management charge contribution to KLS	(382)	-
	<hr/>	<hr/>
Fund Balance at 31st March	533	-
	<hr/> <hr/>	<hr/> <hr/>

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**RESTRICTED FUND – Battersea Volunteer Project**

	2021 £	2020 £
Incoming Resources:		
Grants	12,500	-
SW11 Alliance contribution	14,583	-
	<hr/>	<hr/>
	27,083	-
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	174	-
Salaries and staff costs	21,494	-
Post and stationery	234	-
Depreciation	106	-
	<hr/>	<hr/>
	(22,008)	-
 (DEFICIT)/SURPLUS FOR THE YEAR	 5,075	 -
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	-	-
(Deficit)/Surplus for the year	5,075	-
Rent and management charge contribution to KLS	(2,099)	-
CEO salary contribution	(2,763)	-
	<hr/>	<hr/>
Fund Balance at 31st March	213	-
	<hr/> <hr/>	<hr/> <hr/>