

KATHERINE LOW SETTLEMENT LIMITED

ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

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



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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 (appointed 04/10/17)

**Trustees** Ben Thomas Chair  
Abigail Cable Vice Chair  
Nicholas Stopford Hon Treasurer  
Rev. Canon Simon Butler  
Lucy Elphinstone  
Margaret Robson (resigned 04/10/17)  
Geoff Thomas  
Jenny Syddall (appointed 04/10/17 and  
resigned 19/04/18)

**Chief Executive** Aaron Barbour

**Company Secretary** Colin Pinnell

**Bankers** Charities Aid Foundation (CAF)

**Independent Examiner** Rajesh Amin F.C.A.  
BDA Associates Ltd  
Annecy Court, Ferry Works, Summer Road,  
Thames Ditton, Surrey KT7 0QJ

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

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The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual director's report with the financial statements for the charity for the year ended 31<sup>st</sup> March 2018. 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.

### **Trustee's recruitment and induction**

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

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

### **Management and Staffing**

The Trustees delegate the day-to-day work and operations of the Settlement to a small core establishment of hardworking and dedicated staff, who operate within defined terms of reference and authority. The Senior Management Team includes Aaron Barbour, Chief Executive; Fleur Anderson, Head of Community Services; Lucie Brooke, Older People's Outreach & Support Worker; Tracy Frostick, Administrative and Premises Manager; Sally Petch, ESOL Co-ordinator; Sarah Rackham, Community Development Manager. In addition to an excellent team of 29 staff, the work is supported by more than 200+ 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 peoples voices to be heard
- **Fight poverty:** Identify, nurture and energise the potential in individuals and organisations by increasing their educational, economic and social opportunities

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- **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**

In 2017/18 we developed a new strategy for the next five years that will see us rising to meet increasing challenges and being ready to be an even stronger organisation throughout the century ahead.

Expectations of the voluntary sector have never been higher. The results of austerity measures can be seen in restricted public services, reduced benefits and a challenging outlook for local people. We know that the issues of isolation, inequality and rising poverty are still as relevant today as when Katherine Low Settlement was established over 94 years ago, and that those needs are becoming more complex.

The strengths of Katherine Low 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, and have doubled our scale since 2013, reaching nearly 1,000 members each week and supporting many thousands more, with a broad range of directly and indirectly delivered activities.

But we can do more. We have begun to broaden the range of activities available to members with the launch of our Women's Wellbeing Support Group and Link UP volunteer network. During the next five years, 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 considering plans to improve the building and make it more accessible (including installing a lift), the Trustees have concluded that this should be part of a more comprehensive plan to develop and improve the premises. We are working with architects and local authority planners to consider all possibilities. The Trustees are mindful of the need to consider the impact of any building programme on our services both short and long term. Our ultimate aim is that the Settlement should be an accessible, versatile and hospitable community hub, able to increase services and capacity, whilst keeping true to our rich heritage.

**Priorities for Change:**

Over the next five years we are committed to:

*Upgrade our Facilities*

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

*Increase Reach*

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

*Assure Quality*

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

*Enhance Activities*

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

**ACHIEVEMENTS AND PERFORMANCE**

The following report highlights our achievements and performance during 2017/18, in line with our new strategy and priorities for change:

**1. Upgrade our Facilities**

During 2017/18 we worked with 51 Architecture to develop an ambitious set of plans to redevelop our main site at 108 Battersea High Street. We held positive discussions with Wandsworth Council's planning department. A decision was made at a Trustee and Senior Management Team away day on 7<sup>th</sup> March 2018 to go for the most ambitious and significant redevelopment option of our community centre. Funding and planning permission will now be sought.

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

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<b><u>Office Tenants (2017/18)</u></b>	<b><u>Room Hire partners (2017/18)</u></b>
<ul style="list-style-type: none"> <li>▪ The Baked Bean Company</li> <li>▪ Childcare &amp; Business Consultancy Services (CBC Services)</li> <li>▪ Free2B Alliance</li> <li>▪ Fuelbanks and Families</li> <li>▪ Lightbox Theatre Company</li> <li>▪ Sen Talk</li> <li>▪ Thud</li> <li>▪ Well Kneaded Company</li> </ul> <p><b><u>Hire a Room at KLS</u></b> Hire our space whatever the occasion be that birthdays, conferences, meetings, training or parties.</p> <p>We can accommodate small and large groups up to 70 people, in one of our 5 rooms to hire. We're open 7 days a week and are easy to reach with good transport links. We have catering, WIFI &amp; IT facilities, equipment galore and disabled access – for one-off bookings, weekly classes, long-term bookings – all are welcome.</p> <p>We are the perfect venue to hire for all type of events and meetings, so please get in touch. We're here to help.</p> <p>To <b>hire a room</b> please contact:</p> <p>Tracy Frostick Administration &amp; Premises Manager Katherine Low Settlement</p> <p>020 7223 2845 <a href="mailto:tracy@klsettlement.org.uk">tracy@klsettlement.org.uk</a></p> <p>108 Battersea High Street London SW11 3HP</p>	<ul style="list-style-type: none"> <li>▪ Advising London</li> <li>▪ Baked Bean Company</li> <li>▪ Battle Axe Ministry</li> <li>▪ Battersea Labour Party</li> <li>▪ BDK Church Group</li> <li>▪ Big Local SW11: Building Futures project</li> <li>▪ Buna Kazoku Karate Club</li> <li>▪ Caterpillar Music</li> <li>▪ City of God Church</li> <li>▪ Cobra Fit</li> <li>▪ Cranio-Sacral Therapy</li> <li>▪ Drink Driver Education</li> <li>▪ EACH Counselling &amp; Support</li> <li>▪ English For Action</li> <li>▪ Exploration Society</li> <li>▪ Free2B Alliance</li> <li>▪ Fuelbanks and Families</li> <li>▪ Graduate Puppy School</li> <li>▪ Jehovah Jireh Pentecostal Apostolic Assembly</li> <li>▪ Larondina Special Needs Dance Company</li> <li>▪ Lightbox Theatre Company</li> <li>▪ Line Dancing with Geoffrey Evans</li> <li>▪ Messy Art 4 Kids</li> <li>▪ Notre Dame de France' catechism classes</li> <li>▪ Puppy School</li> <li>▪ Royal Academy of Dance: Dance for Life project</li> <li>▪ Scorpion Kick Boxing</li> <li>▪ Sen Talk</li> <li>▪ Sociable Paws with Battersea Dogs &amp; Cats Home</li> <li>▪ Sound Minds: Community Choir</li> <li>▪ Sound Minds: Mama Low's Kitchen</li> <li>▪ South London T'ai Chi</li> <li>▪ SW London Power Yoga</li> <li>▪ The Contact Club</li> <li>▪ The Redeemed Christian Church of God / Beautiful Gate Battersea</li> <li>▪ Time for God Church</li> <li>▪ WOW Mums: Saturday Karate Club</li> <li>▪ Yoga (Gentle Yoga) with Jenny Delenta</li> <li>▪ Yoga with Vito D'Antoni</li> </ul>



## **2. Increase Reach**

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

This year we undertook a feasibility study to look at expanding our services by increasing the number of volunteers we have and the support we offer to our volunteers. Whilst paid staff are vital in providing the consistency, stability and targeted skills necessary for KLS to function, it is through volunteers that our reach is extended and community bonds strengthened.

Volunteers are the lifeblood of Katherine Low. The study identified the need for a paid post, that of a Volunteer Coordinator, to help us support our volunteers better.

In addition, we identified the need for a fundraiser to support our teams and shore up our ability to raise more funding for our growing services. We are therefore currently seeking funding for a Volunteer Coordinator and a Fundraiser and hope to have them in post later this year.

We secured funding from the Department for Transport's Community Minibus Scheme for a much needed and bigger new 17-seat minibus with a tail-lift. It arrived in February 2018 much to the delight of our members and staff alike.

We undertook a re-branding exercise for KLS. This included developing a new logo and launching a new website [www.klsettlement.org.uk](http://www.klsettlement.org.uk)

## **3. Assure Quality**

We have an aggregated reporting system in development to track the effectiveness of the work we do. It compiles all the monitoring and reporting information we collect from each of our services and gives details of our progress and effectiveness. It is being trialled at Trustee and Senior Management Team meetings.

We will become GDPR compliant by 25<sup>th</sup> May 2018.

## **4. Enhance Activities**

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

- Battersea Community Forum
- Big Local SW11 and their new strategic partnership called The Falcon Group
- Link UP London (formerly known as Link Up Battersea and becoming its own legal entity)
- Older People's Forum and Network
- Wandsworth Clinical Commissioning Group Patient Participation & Involvement
- Healthwatch Wandsworth
- Wandsworth Voluntary Sector Forum and 'Voluntary Sector/CCG Commissioning Worker'
- Wandsworth Welcomes Refugees

### ***Universal Credit Campaign***

This year we joined forces with Wandsworth Citizens Advice, Wandsworth Foodbank and South West London Law Centre to campaign on reducing debt and housing evictions following the introduction of the new Universal Credit benefit system into Wandsworth. A working group including Department for Work & Pensions, Wandsworth Council and local charities has been meeting monthly since January 2018 to work through the logistics of a smooth(er) roll out for local residents.

### ***Link UP London***

Link UP brings together local people who want to volunteer and share their professional skills with local charitable organisations in need of these skills. Volunteers from Link UP offer support in a wide range of areas, e.g. strategy, governance, finance, marketing etc., that help develop local charities and community groups in achieving their desired impact.

There has been a lot going on at Link UP over the past year. The team has been focused on growing out of KLS and transforming into an independent Community Interest Company, launching its new name, scoping out expanding into Lambeth and building its volunteer base. In January'18 Link UP also began ReLaunch focused on helping professional women out of the workforce plan their next steps.

Link UP highlights include:

- Becoming independent of KLS by becoming a separate legal entity - a Community Interest Company.
- Launched 'Link UP London' (formerly known as Link Up Battersea) as we look to expand across Wandsworth and into Lambeth.
- 45 new volunteer placements since April'17.
- Our new website has gone live: [www.linkuplondon.org](http://www.linkuplondon.org)
- Improving our social media presence and developing a database. Our new Link UP London Twitter, Facebook and LinkedIn accounts are up and running.
- Held 3 ReLaunch workshops with a total of 23 women and begun to develop the ReLaunch network.
- Started a pilot project with Nando's to get their staff out into community projects.
- Begun to hold meetings with organisations in Lambeth to scope the charity environment and develop approaches for how to begin our work there.

#### **Case Study: Link UP with Aspire2Inspire Dyslexia**

Catherine volunteered her time to help Aspire2Inspire Dyslexia create a marketing strategy to reach schools. She commented, *"I really enjoyed my experience with Aspire2Inspire Dyslexia. Not only did it help me learn about dyslexia and the challenges of being a small charity trying to bring about a big change, but it also assisted me back into employment after my career break. It was so important for me to feel that I could offer them something useful, I do hope that they continue to use the database I've created to promote their activities."*

In return, Elizabeth who founded and manages Aspire2Inspire said: *“We were very happy with the support we received from Catherine! As a result of her work with us we have been in contact with schools and colleges throughout south London and we have been able to start a new dyslexia homework club that already has a waiting list!”*

## 5. KLS direct services in 2017/18

### a) KLS Elder’s programme

*“Katherine Low is my family. I would be lost if I didn’t have KLS.”*

KLS has worked with older people since we were established in 1924. Over the past three years we have rejuvenated our older people’s programme, supported by Dunhill Medical Trust and more recently by the Sobell Foundation and the ACT Foundation: we’ve brought in new staff and volunteers, developed projects that provide the necessary support and care, ramped up our promotional work, extended our referral network, and increased the number of older people we work with.

*“Thanks for calling and staying in touch, it means so much to know we are not forgotten.”*

Our core Elders activities include:

- *Social support clubs:* The Contact Club, Gold & Silver Players drama group, arts and craft activities, sewing, and Music for the Mind; and a monthly Mental Health Carers group.
- *Exercise programmes:* gentle yoga, T’ai Chi, line dancing, chair-based exercises and chair-based dance (5 sessions a week), Dance for Life with the Royal Academy of Dance, a walking group.
- *Healthy eating:* such as the Older People’s Lunch Club (3 per week).
- *Trips & Outings:* 112 elders joined at least one of our 8 trips in 2017 to Richmond Park, Kew Gardens, Wimbledon Tennis, Hastings, Two Temple Place, ALRA Theatre etc.
- *One-to-one support:* targeted support for members and their families with complex needs including home and hospital visits.
- Additionally, we provide an inspiring, original, imaginative, uplifting (and often hilarious) range of extra elements to our activities, arising from member’s talents and interests and an amazing range of external organisations who love working with us.

Our Elders programme in 2017/18:

- 17 weekly groups – 13 delivered by KLS directly, 4 provided by our partners.
- 150 (on average) older members attend each month. We have a total of 238 older members.
- 21 hours and 45 minutes of activities and groups are provided each week - PLUS - 70 hours/week of support from our staff (5 part-time staff)
- 49 new members were referred and assessed (Jan-Dec’17).
- Over 80% of new referrals regularly attending at least one or more of our weekly activities.
- Retention rates are high. Even when members are hospitalized or unwell we actively stay in touch and are delighted by how many resume activities as soon as they are able.
- 74 is the average age - our eldest Ellen is 99 - 33% of our members are over the age of 80.

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- More than 70% report having at least one medical condition (of these 95% have multiple health issues including diabetes, arthritis, Dementia, stroke, blood pressure and mental health issues).
- More than 2,600 hours volunteered (waged equivalent of £26,520 - financial value)
- 2,750 miles covered by our minibus – we average 46 picks up each week to enable older people to attend our services.

**Case Study: Hannah volunteering 'on the buses'**

Last summer we celebrated Hannah's upcoming wedding with a 'hen do' on the minibus to send her off in style! Hannah has been volunteering with us for two and a half years, supporting our members each week on the minibus to ensure everyone arrives safely for their exercise class. She has also provided one-to-one befriending as well as helping out on trips. It is therefore with great sadness that we will be bidding a fond farewell, as Hannah is off to travel the world. We are planning a final farewell party (on the minibus of course!) to say goodbye in May. She has promised to stay in touch and send us postcards!

*b) Refugee and newly-arrived communities*

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

**i. Love to Learn**

The principal way we work with refugee communities is through our Love to Learn team. They provide a range of education services for 200+ children, young people and their families including befriending and mentoring support, advocacy and casework, a homework club, trips and activities. The aim is to broaden their educational experiences, improving educational outcomes and self-confidence, and supporting their aspirations. Our 8 part-time staff are supported by a fantastic team of 100+ committed volunteers. They work in partnership with schools, social services, refugee organisations, advice agencies and community groups to ensure that families access appropriate and targeted support for their needs.

*Learning Mentors:* Our Learning Mentor relationships continues to increase, with 90 placements made between mentor-mentee in 2017, 48 of which are new referrals since January. Weekly meetings take place at home with the Learning Mentor and a refugee young person. They provide support with learning skills, choices, resources and homework.

*'I am now more confident in English and have learn how to revise. My mentor is a really nice lady. She knows how to communicate with me and helps me a lot' (Stella, aged 12)*

*Educational Advocacy Service:* Our advocacy programme is currently working on 30 multifaceted and complex cases, with an additional 30 less intensive cases, all with local refugee families. Our current caseload includes: admissions and visits, exclusions, SEN, behaviour problems, understanding children's progress, racist bullying, home-school liaison, alternative provision and keeping young people out of gangs and crime.

*'I didn't know I had the right to ask for an EHCP and when my daughter gets support for her learning she will do better at school' (a Mother)*

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*ESOL for refugee parents:* 9 Love to Learn parents have attended our ESOL (English) provision over the last academic year. By improving their English language skills parents are better able to support their own children in education including a better understanding of the UK education system; school reports; phonics; reading with your children; helping with homework; transition to secondary school; KS1 maths; what 'levels' mean.

*'I didn't know that I could talk to a teacher about my sons' behaviour. Love to Learn helped me set up a meeting and he has the support he needs to achieve more at school' (a Mother)*

*Homework & Activities Club:* We provide a weekly learning club for 58 refugee young people (aged 5-15) offering 3 hours of support with schoolwork and fun learning. We have invited motivational speakers, partner organisations (e.g. Fairbeats! and a karate club) and have organised a full holiday programme including trips, outings and camping residentials for 100+ refugee children and young people.

*'I will be made homeless and my son has autism. Love to Learn helped me apply to stay in the borough so my son can stay at his special school' (a Mother)*

*GCSE Study Groups:* We have added an additional study group. Both groups are run by volunteers to support refugee young people in their preparation for their GCSE's in maths, English and science, as well as study skills.

**Case Study: Musie studies with his Learning Mentor**

Musie arrived in the UK from war torn Eritrea with his mother and two siblings when he was 8 years old. He found it hard to settle into school and struggled with reading. His primary school gave him EAL support. By the time he was preparing for SATs in Year 6 it was clear that he needed further support. Added into the mix was bullying. He was picked up on because of his difficulties resulting in Musie losing his self-esteem and generally being in a low mood. We

found and placed Ulla, a Learning Mentor, with him. Ulla was a mother herself, from a BAME background, and had guided her own children through the ups and downs of school life.

They soon bonded. He valued the fact that they could practise reading with no one else listening in. They went over the phonics sounds that he found particularly hard and looked at ways to remember spellings. Reading for Maths was also important. Musie found this subject easier as he had studied Maths in Eritrea and through being able to read and understand the questions, he was able to excel, which helped improve his confidence and resilience.

Ulla supported Musie through Year 7 & 8. They continued with reading, focused on improving his understanding of Science and developed Musie's revision techniques. Our team also worked with the school's SENCo to access counselling for Musie, and made sure that he continued with literacy support. At the end of Year 8 Musie felt confident that he could manage his homework without one to one support from his Learning Mentor. He's joined a local Homework Club and continues to do well at school.

## ii. English for Speakers of Other Languages (ESOL) Classes

*“My English skills have improved – my writing – how to plan and write paragraphs. Now I’m happy. When I go to the GP I can solve my problem because now I can speak and communicate. In the beginning it was very hard for me. Now I’ve got more confidence in the shop I work in.”* Feedback from one of KLS students

This academic year (2017/18) we have met the need of English for Speakers of Other Languages (ESOL) in Wandsworth by delivering 12 ESOL classes each week (av. 4.25 hours/week for each student) over 3 terms, with 121 adult learners, and a crèche available for each session. This has been predominately funded by City Bridge Trust and Wandsworth Council’s Lifelong Learning Department. We have a superb staff team of 3 teachers led by Sally Petch, a Project Advisory Group, and an amazing group of 21 volunteers (16 teaching volunteers and 5 crèche volunteers).

*“In the beginning I was struggling with my speaking and now I’m quite comfortable with my speaking. My conversation has improved and I have made friends.”* Feedback from a student

This is the third year that KLS has offered a comprehensive ESOL programme for the local community, and it continues to grow:

- 121 students studied with us this year.
- 12 ESOL classes have run with each student attending 2 teaching sessions each week.
- Students had one tutorial each term and an Individual Learning Plan.
- Tutors regularly consulted students on the content of the course and Schemes of Work were always works in progress adjusted according to need and evaluation by students.
- An end of year course evaluation was undertaken and will be used to inform next year's programme.
- 95 students took an exam towards gaining an accredited qualification.

### **Case Study: Samira growing in ability and confidence**

Samira is a local resident who has lived in London for more than 15 years. She has spent this time mostly raising her large family. When she enrolled onto our ESOL programme 3 years ago she virtually couldn't communicate in English at all.

Over this time her attendance has been consistent. She’s contributed and joined in with the rest of the class but she hadn’t been making a significant improvement until this year, when she’s made a real breakthrough. Her ability to communicate in English (speaking and listening, as well as reading and writing) has really improved. She reached a point where she felt ready to take an exam and she passed her reading module with NOCN. As a result her confidence has grown and she’s come out of herself. She can now converse more clearly with her fellow students and her teacher. Samira has re-enrolled with KLS this academic year and following her re-assessment she has progressed. She has moved up a level into a higher class. We hope she continues to progress even further.

## iii. Women’s Wellbeing Group

Over spring and summer 2017 we piloted a Women’s Wellbeing Group over 14 sessions to actively encourage a preventative approach to addressing mental health and enable women to

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make healthy choices; as well as to increase local women’s knowledge and awareness around the issues that affect their mental health and wellbeing through peer-to-peer support.

A key learning from the pilot phase has been that local women do not want to come to a group for themselves, but are very keen to come to a group which focuses on issues their children face. Through this they will learn about approaches they can take to managing mental health issues that they also face.

We are now delivering:

- *Parenting workshops aimed at the Somali community:* Based on our learning we are running a parent workshop with 15 women who attend a series of four parenting sessions, aimed specifically for the Somali community but open to all.
- *‘Strengthening Families, Strengthening Communities’* parenting course: SFSC is an inclusive evidence-based parenting programme, designed to promote protective factors which are associated with good parenting and better outcomes for children. We are running this in partnership with Wandsworth Council with 10 local residents.
- *Women’s support group:* Working with the group of women who attend the parenting workshops and SFSC course, we plan to extend this into a peer support group of women who attend future group sessions and want to continue to meet up and have supported sessions.

**Case Study: Aamiina took part in our new Women’s Wellbeing Group**

“I am grateful to have the opportunity of attending the ‘Building Self Confidence, Self Esteem & Self Respect course’,” as I lost my personal confidence before. The situations that I was facing, made me feel like someone who is drowning in the sea. However, your course helped me to regain all my self-confidence and the energy to deal with my situation by finding suitable solutions. I would love to have more sessions.”

**FINANCIAL REVIEW**

Katherine Low Settlement made a surplus of £79,210 (prior year comparative is £108,114), of which this year £33,741 are unrestricted funds and £45,469 are restricted. The charity has worked hard, in a difficult operating environment, to achieve this.

The Settlement receives the majority of its income from donations and grants from the Ajahma Charitable Trust, Battersea Power Station Foundation, Belpech Trust, the Big Give, Big Local SW11, BBC Children in Need, Big Lottery Fund, the Childhood Trust, Christ College Cambridge, City Bridge Trust, Department for Transport, Dunhill Medical Trust, Rank Foundation, Sir Walter St. John’s Educational Charity, St. James’s Place Foundation, the Sobell Foundation, the Tudor Trust, Wandsworth Borough Council, Wandsworth Clinical Commissioning Group with Age UK Wandsworth.

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.

ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

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 2017/18 these rents amounted to £138,337 (prior year comparative is £140,839). 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.

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

### **Going Concern**

The Trustees have reviewed the financial position of the charitable company as of 31<sup>st</sup> March 2018 together with the budget, income and expenditure, cash flow and investments, for the period April 2018 to March 2019 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 2018/19**

We have successfully completed the first year of our new 5-year strategy which challenges us to do more this coming year – to grow and develop so that we can support more local people.

This year we will continue to focus our efforts on securing the financial sustainability of the charity by continuing to raise money from charitable trusts, whilst working to diversify and increase the number of individual donors who support KLS. We've been blown away by people's generosity through fundraising campaigns like the Big Give (supported by the Childhood Trust and Francis Holland School) that we've run to support our Love to Learn Homework Club and Summer programme. We hope that a new fundraiser joining us in Augtum'18 will support the Director and Senior Management Team to raise even more funding for our Elders, ESOL and Love to Learn frontline services. This will enable us to continue our



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FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

growth and development plans in reach and support more local people. Thank you again to everyone who supports us.

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

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

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The Trustees hold ultimate legal responsibility for Katherine Low Settlement. They are responsible for setting the strategic direction of the charity, ensuring clear organisational objectives and monitoring performance through reporting of the staff group.

The Trustees are responsible for preparing the Trustees report and the financial statements in accordance with applicable law and United Kingdom accounting standards (Generally Accepted Accounting Practice). The law applicable to charities in England and Wales 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. 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.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity 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.

By order of the board of Trustees

BEN THOMAS  
Chair of Trustees  
September 2018

**INDEPENDENT EXAMINER'S REPORT**

TO THE TRUSTEES OF KATHERINE LOW SETTLEMENT LIMITED

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31<sup>st</sup> March 2018.

**Responsibility and basis of report**

As the charity's trustees of the Company (and also directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the Companies Act 2016 ('the 2006 Act').

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

**Independent Examiner's Statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or the accounts do not accord with those records; or
2. the accounts do not accord with those records kept; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principals of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in the report in order to enable a proper understanding of the accounts to be reached.

Rajesh Amin F.C.A.  
for and on behalf of BDA Associates Ltd  
Annecy Court, Ferry Works, Summer Road, Thames Ditton, Surrey, KT7 0QJ

September 2018

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(including income and expenditure account)**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018**

	Notes	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total 2018 £	Total 2017 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	37,028	44,332	81,360	186,906
<b>Charitable activities</b>					
Provision of community centre and projects	4	138,337	439,549	577,886	423,369
Investments	5	3,311	-	3,311	1,918
Other	6	4,243	2,389	6,632	4,601
<b>TOTAL INCOME</b>		<u>182,919</u>	<u>486,270</u>	<u>669,189</u>	<u>616,794</u>
<b>EXPENDITURE ON:</b>					
<b>Charitable activities</b>					
Provision of community centre and projects	7	149,178	440,801	589,979	508,680
<b>NET INCOME</b>		<u>33,741</u>	<u>45,469</u>	<u>79,210</u>	<u>108,114</u>
<b>Transfers between funds</b>	17	<u>(67,308)</u>	<u>67,308</u>	<u>-</u>	<u>108,114</u>
<b>Net movement in funds for the year</b>	17	<u>(33,567)</u>	<u>112,777</u>	<u>79,210</u>	<u>108,114</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>268,483</u>	<u>182,946</u>	<u>451,429</u>	<u>343,315</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>234,916</u>	<u>295,723</u>	<u>530,639</u>	<u>451,429</u>

**CONTINUING OPERATIONS**

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

KATHERINE LOW SETTLEMENT LIMITED  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

**BALANCE SHEET**  
**AS AT 31<sup>ST</sup> MARCH 2018**

	Notes	£	2018 £	£	2017 £
<b>FIXED ASSETS</b>					
Tangible assets	13		1,788,913		1,750,002
<b>CURRENT ASSETS</b>					
Debtors	14	44,889		17,464	
Cash at bank & in hand		691,966		556,614	
<b>CREDITORS: Amounts falling due within one year</b>	15	(245,129)		(122,651)	
<b>NET CURRENT ASSETS</b>			491,726		451,427
<b>NET ASSETS</b>			2,280,639		2,201,429
<b>RESERVES</b>					
Unrestricted funds	18		234,916		268,483
Restricted funds			295,723		182,946
Revaluation reserve	19		1,750,000		1,750,000
<b>NET ASSETS</b>			2,280,639		2,201,429
<b>FUNDS</b>					
Unrestricted funds	17		234,916		268,483
Restricted funds:					
Love to Learn Project			123,806		74,523
Variety Club of Great Britain - Minibus			-		1
Department for Transport – Minibus			38,912		-
KLS Lift and Building Fund			92,866		108,422
Elders Project			2,444		-
The ESOL Project			9,765		-
Women’s Health Project			4,818		-
Link Up Project			23,112		-
			295,723		182,946
<b>TOTAL FUNDS</b>			530,639		451,429

The notes form part of these financial statements.

**BALANCE SHEET**

(Continued)

The Trustees consider that 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 2018.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2018 in accordance with section 476 of the Companies Act 2006.

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.

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 Trustee on September 2018 and were signed on its behalf by:

Ben Thomas  
Chair of Trustees

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018**

	Notes	2018 £	2017 £
<b>Cash flows from operating activities:</b>			
Cash generated from operations	1	180,681	208,578
		<hr/>	<hr/>
<b>Net cash provided by (used in) operating activities</b>		<b>180,681</b>	<b>208,578</b>
		<hr/> <hr/>	<hr/> <hr/>
<b>Cash flows from investing activities:</b>			
Purchase of tangible fixed assets		(46,640)	-
Interest received		3,311	1,918
		<hr/>	<hr/>
<b>Net cash provided by (used in) investing activities</b>		<b>(45,329)</b>	<b>1,918</b>
		<hr/> <hr/>	<hr/> <hr/>
<b>Change in cash and cash equivalents in the reporting period</b>			
		135,352	210,498
<b>Cash and cash equivalents at the beginning of the reporting period</b>			
		556,614	346,118
		<hr/>	<hr/>
<b>Cash and cash equivalents at the end of the reporting period</b>			
		<b>691,966</b>	<b>556,614</b>
		<hr/> <hr/>	<hr/> <hr/>

**NOTES TO THE CASH FLOW STATEMENT**

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

	2018 £	2017 £
<b>Net income for the reporting period (as per the statement of financial activities)</b>	79,210	108,114
<b>Adjustments for:</b>		
Depreciation charges	9,728	-
Loss on disposal of fixed assets	1	-
Interest received	(3,311)	(1,918)
(Increase)/decrease in debtors	(27,425)	38,308
Increase in creditors	122,478	64,074
		<hr/>
<b>Net cash provided by (used in) operating activities</b>	<b>180,681</b>	<b>208,578</b>
		<hr/> <hr/>

The notes form part of these financial statements.

## NOTES TO THE FINANCIAL STATEMENTS

### 1. STATUTORY INFORMATION

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

### 2. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

#### Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts the trustees have considered whether applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. No restatements were required.

#### 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 and is not deferred.

#### 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

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.

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

Taxation

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

Fund Accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Grants and donations made to the Love to Learn Project, the Elders Project, the ESOL project, the Chief Executive Post and the Head of Community Services Post, Women's Mental Health Project, Lift and Building fund and the Link Up project are restricted to spending on those projects.

Pension costs and other post-retirement benefits

The charitable company is in the process of setting up a defined contribution pension scheme. Contributions to the charitable company's pension scheme and other defined contribution pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

Donated goods

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 use by the charity of the item is probable and the 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.

3. DONATIONS AND LEGACIES	2018	2018	2018	2017
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	37,028	44,332	81,360	186,906
	=====	=====	=====	=====
4. INCOME FROM CHARITABLE ACTIVITIES				
Provision of community centre and community projects				
	2018	2018	2018	2017
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable	-	439,549	439,549	282,530
Rental and room hire income	138,337	-	138,337	140,839
	=====	=====	=====	=====
	138,337	439,549	577,886	423,369
	=====	=====	=====	=====
5. INVESTMENT INCOME	2018	2018	2018	2017
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	3,311	-	3,311	1,918
	=====	=====	=====	=====
6. OTHER INCOME	2018	2018	2018	2017
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	4,243	2,389	6,632	4,601
	=====	=====	=====	=====

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

**7. EXPENDITURE ON CHARITABLE ACTIVITIES**

	2018	2018	2018	2017
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	15,203	48,265	63,468	54,205
Salaries and staff costs	-	242,815	242,815	229,761
Rent	-	23,377	23,377	23,377
Telephone and internet	4,405	3,955	8,360	6,773
Postage, printing and stationery	10,689	2,595	13,284	13,241
Repairs maintenance and renewals	17,429	2,179	19,608	10,366
Light and heat	7,741	3,823	11,564	1,414
Water and general rates	2,665	-	2,665	2,943
Insurance	3,835	1,911	5,746	-
Management fee	(3,758)	3,758	-	-
Depreciation and loss on disposal	-	9,729	9,729	-
Support costs (note 8)	84,969	98,394	183,363	161,600
Governance costs (note 9)	6,000	-	6,000	5,000
	<u>149,178</u>	<u>440,801</u>	<u>589,979</u>	<u>508,680</u>

**8. SUPPORT COSTS**

	2018	2018	2018	2017
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	73,672	82,778	156,450	117,272
Professional fees	3,240	15,556	18,796	36,380
Marketing and website	4,332	-	4,332	-
Training and recruitment	1,724	-	1,724	2,857
Subscriptions	807	-	807	3,509
Sundry	1,056	-	1,056	1,428
Bank charges	138	60	198	154
	<u>84,969</u>	<u>98,394</u>	<u>183,363</u>	<u>161,600</u>

**9. GOVERNANCE COSTS**

	2018	2018	2018	2017
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Independent Examiner's fee	6,000	-	6,000	5,000
	<u>6,000</u>	<u>-</u>	<u>6,000</u>	<u>5,000</u>

**10. TRUSTEES REMUNERATION AND BENEFITS**

The Trustees were not paid or received any other benefits from employment during the year (2017: nil) neither were they reimbursed expenses during the year (2017: nil).

No Trustee received payment for professional or other services during the year (2017: nil).

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

11. STAFF COSTS	2018	2017
	£	£
Wages and Salaries	367,707	325,166
Social Security	22,391	19,301
Pension	9,167	2,563
	<u>399,265</u>	<u>347,033</u>

No employees received emoluments in excess of £60,000 per annum (2017: nil).

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

	2018	2017
	£	£
Charitable activities	23	21
Administration	5	4
	<u>28</u>	<u>25</u>

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

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	24,027	162,879	186,906
Charitable activities:			
Provision of community centre and community projects	140,839	282,530	423,369
Investments	1,917	1	1,918
Other	1,481	3,120	4,601
Total	<u>168,264</u>	<u>448,530</u>	<u>616,794</u>
<b>EXPENDITURE ON</b>			
Charitable activities:			
Provision of community centre and community projects	<u>117,699</u>	<u>390,981</u>	<u>508,680</u>
Total	<u>117,699</u>	<u>390,981</u>	<u>508,680</u>

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

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

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	50,565	57,549	108,114
Transfers between funds	(14,919)	14,919	-
Net movement in funds	35,646	72,468	108,114
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	232,838	110,477	343,315
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>268,483</b>	<b>182,946</b>	<b>461,429</b>

**13. TANGIBLE FIXED ASSETS**

	Freehold Property £	Furniture & equipment £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 <sup>st</sup> April 2017	1,750,000	1	28,228	1,778,229
Additions	-	-	48,640	48,640
Disposal	-	-	(28,228)	(28,228)
As at 31 <sup>st</sup> March 2018	1,750,000	1	48,640	1,798,640
<u>Depreciation</u>				
At 1 <sup>st</sup> April 2017	-	-	28,227	28,227
Charge for the year	-	-	9,728	9,788
Eliminated on disposal	-	-	(28,227)	(28,227)
At 31 <sup>st</sup> March 2018	-	-	9,728	9,788
<u>Net book value</u>				
At 31 <sup>st</sup> March 2018	1,750,000	1	38,912	1,788,913
At 31 <sup>st</sup> March 2017	1,750,000	1	38,912	1,788,913

During the year the charity received funding for a brand new minibus from the Department for Transport (DfT) Community Minibus Fund and the old minibus was returned to the Variety Club in accordance with their original agreement.

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

14. DEBTORS		2018	2017
		£	£
Customers		25,437	16,912
Accrued income		19,452	-
Prepaid expenses		-	552
		<u>44,889</u>	<u>17,464</u>

15. CREDITORS		2018	2017
		£	£
Suppliers		3,608	2,278
Deferred income		229,434	101,353
Accrued expenditure		12,087	19,020
		<u>245,129</u>	<u>122,651</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS			31.3.18	31.3.17
	Unrestricted	Restricted	Total	Total
	Fund	funds	funds	funds
	£	£	£	£
Fixed assets	1,750,001	38,912	1,788,913	1,750,002
Current assets	243,498	493,357	736,855	574,078
Current liabilities	(13,327)	(231,802)	(245,129)	(122,651)
	<u>1,980,172</u>	<u>300,467</u>	<u>2,280,639</u>	<u>2,201,429</u>

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

17. MOVEMENT IN FUNDS

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.18 £
<b>Unrestricted funds</b>				
General fund	268,483	33,741	(67,308)	234,916
<b>Restricted funds</b>				
Love To Learn Project	74,523	(717)	50,000	123,806
Variety Club of Great Britain - Minibus	1	(1)	-	-
Department for Transport – Minibus	-	38,528	384	38,912
Chief Executive’s Salary Fund	-	(16,924)	16,924	-
KLS Lift and Building Fund	108,422	15,556	-	92,866
Elders Project	-	2,444	-	2,444
ESOL Project	-	9,765	-	7,441
Women’s Health Project	-	4,818	-	6,778
Link Up Project	-	23,112	-	28,220
	<u>182,946</u>	<u>45,469</u>	<u>67,308</u>	<u>300,467</u>
<b>TOTAL FUNDS</b>	<u>451,429</u>	<u>79,210</u>	<u>-</u>	<u>530,639</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	183,889	(149,178)	29,967
<b>Restricted funds</b>			
Love To Learn Project	169,786	(170,903)	(717)
Variety Club of Great Britain – Minibus	-	(1)	(1)
Department for Transport – Minibus	48,256	(9,728)	38,528
Chief Executive’s Salary Fund (see note below)	40,350	(57,274)	(16,924)
KLS Lift and Building Fund	-	(15,556)	(15,556)
Elders Project	90,216	(87,772)	2,444
ESOL Project	70,375	(60,610)	9,765
Women’s Health Project	12,000	(7,182)	4,818
Link Up Project	29,383	(6,271)	23,112
Head of Community Services Salary Fund (see note below)	25,504	(25,504)	-
	<u>485,870</u>	<u>(440,801)</u>	<u>45,469</u>
<b>TOTAL FUNDS</b>	<u>669,759</u>	<u>(589,979)</u>	<u>79,210</u>

**NOTES TO THE FINANCIAL STATEMENTS**

(continued)

Comparatives for movement in funds

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.18 £
<b>Unrestricted funds</b>				
General fund	232,837	50,565	(14,919)	268,483
<b>Restricted funds</b>				
Love To Learn Project	60,223	14,300	-	74,523
Variety Club – Minibus	1	-	-	1
Chief Executive’s Salary Fund	33,750	(48,027)	14,277	-
KLS Lift and Building Fund	13,500	94,922	-	108,422
Elders Project	3,004	(3,452)	488	-
ESOL Project	-	(194)	194	-
	<u>110,478</u>	<u>57,549</u>	<u>14,919</u>	<u>182,946</u>
<b>TOTAL FUNDS</b>	<u><u>343,315</u></u>	<u><u>108,114</u></u>	<u><u>-</u></u>	<u><u>451,429</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	168,264	(117,699)	50,565
<b>Restricted funds</b>			
Love To Learn Project	197,438	(183,138)	14,300
Chief Executive’s Salary Fund (see note below)	8,750	(56,777)	(48,027)
KLS Lift and Building Fund	125,800	(30,878)	94,922
Elders Project	56,254	(59,706)	(3,452)
ESOL Project	48,822	(49,016)	(194)
Head of Community Services Salary Fund (see note below)	11,466	(11,466)	-
	<u>448,530</u>	<u>(390,981)</u>	<u>57,549</u>
<b>TOTAL FUNDS</b>	<u><u>616,794</u></u>	<u><u>(508,680)</u></u>	<u><u>108,114</u></u>



**NOTES TO THE FINANCIAL STATEMENTS**  
(continued)

<u>Chief Executive's Salary Fund</u>	2018	2017
	£	£
Reserves at 1 <sup>st</sup> April	-	33,750
Deferred income release in the year	26,250	-
Grants received during the year:		
The Tudor Trust	1,600	35,000
The Rank Foundation	30,000	-
Big Local SW11 – The Falcon Group Partnership	5,000	-
Less: Deferred at year end	(22,500)	(26,250)
	<u>40,350</u>	<u>42,500</u>
Less: Expended during the year	(57,274)	(56,777)
Add: Trf from unrestricted funds	16,924	14,277
	<u>-</u>	<u>-</u>
Balance at 31 <sup>st</sup> March	<u><u>-</u></u>	<u><u>-</u></u>

<u>Head of Community Services Salary Fund</u>	2018	2017
	£	£
Reserves at 1 <sup>st</sup> April	-	-
Deferred income released in the year	14,456	-
Grants received during the year:		
Battersea Power Station Foundation	25,922	25,922
Less: Deferred at year end	(14,874)	(14,456)
	<u>25,504</u>	<u>11,446</u>
Less: Expended during the year	(25,504)	(11,466)
	<u>-</u>	<u>-</u>
Balance at 31 <sup>st</sup> March	<u><u>-</u></u>	<u><u>-</u></u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2018.

19. REVALUATION RESERVE	2018	2017
	£	£
Balance at 1 <sup>st</sup> April and 31 <sup>st</sup> March	<u>1,750,000</u>	<u>1,750,000</u>

The property revaluation reserve of £1,750,000 arose as a result of the revaluation on 31<sup>st</sup> March 2012 of the Freehold Property owned by Katherine Low Settlement Limited.

KATHERINE LOW SETTLEMENT LIMITED  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

**RESTRICTED FUND – LOVE TO LEARN PROJECT**

	2018	2017
	£	£
Incoming Resources:		
Grants	131,274	175,371
Donations	38,911	21,907
Sundry income	-	161
	<hr/>	<hr/>
	170,185	197,439
Resources Expended		
Direct expenditure:		
Project costs	15,628	16,561
Salaries and staff costs	121,702	133,421
Staff training	2,011	2,799
Travel	3,185	2,748
	<hr/>	<hr/>
	(142,526)	(155,529)
Establishment costs:		
Rent	23,377	23,377
Repairs and cleaning	268	584
	<hr/>	<hr/>
	(23,645)	(23,961)
Management and administration:		
Telephone and IT	3,845	2,136
Bank charges	60	38
Printing, postage and stationery	828	1,475
	<hr/>	<hr/>
	(4,733)	(3,649)
(DEFICIT)/SURPLUS FOR THE YEAR	<hr/> <hr/>	<hr/> <hr/>
	(717)	14,300
Movement in funds:		
Fund Balance at 1st April	74,523	60,223
Surplus/(Deficit) for the year	(717)	14,300
Transfer from unrestricted funds	50,000	-
	<hr/>	<hr/>
Fund Balance at 31st March	<hr/> <hr/>	<hr/> <hr/>
	123,806	74,523
<u>Note 1 - Grants</u>		
BBC Children in Need	30,627	30,627
Big Lottery Fund	43,603	87,206
WBC Youth Opportunities Fund	-	6,111
Sir Walter St John's Educational Charity	36,570	46,427
The Tobacco Pipe Makers Trade	5,000	5,000
The Childhood Trust	5,000	-
St James's Place Foundation	8,830	-
St Thomas's Schools Foundation	1,179	-
Battersea Crime Prevention Summer Scheme	465	-
	<hr/>	<hr/>
	131,274	175,371

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

KATHERINE LOW SETTLEMENT LIMITED  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

**RESTRICTED FUND – ELDERS PROJECT**

	2018 £	2017 £
Incoming Resources:		
Grants	88,578	43,287
Donations	20	10,007
Sundry income	1,618	2,960
	<hr/>	<hr/>
	90,216	56,254
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	13,748	10,732
Salaries and staff costs	65,355	42,750
Recruitment costs	-	135
Training	72	-
Travel and vehicle hire	4,033	2,287
Post and stationery	809	76
Telephone	110	81
	<hr/>	<hr/>
	(84,127)	(56,061)
Establishment costs:		
Light and heat	1,823	1,823
Repairs and maintenance	911	911
Insurance	911	911
	<hr/>	<hr/>
	(3,645)	(3,645)
	<hr/>	<hr/>
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>	<b>2,444</b>	<b>(3,452)</b>
	<hr/> <hr/>	<hr/> <hr/>
Movement in funds:		
Fund Balance at 1st April	-	3,004
Surplus/(Deficit) for the year	2,444	(3,452)
Trf from unrestricted funds	-	448
	<hr/>	<hr/>
Fund Balance at 31st March	2,444	-
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 – Grants</u>		
Dunhill Medical Trust	32,287	32,287
Age UK Wandsworth	26,102	11,000
Sobell Foundation	25,000	-
Wandsworth Council	2,340	-
Big Local SW11 Fitness Movement scheme	2,849	-
	<hr/>	<hr/>
	88,578	43,287

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KATHERINE LOW SETTLEMENT LIMITED  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

**RESTRICTED FUND – ESOL PROJECT**

	2018	2017
	£	£
Incoming Resources:		
Grants	64,954	43,656
Donations	5,421	5,165
Sundry income	-	-
	<hr/>	<hr/>
	70,375	48,821
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	3,004	2,905
Salaries and staff costs	52,448	39,679
Staff training	110	1,739
Print, post and stationery	608	328
Telephone	-	20
Travel	440	344
	<hr/>	<hr/>
	(56,610)	(45,015)
Establishment costs:		
Light and heat	2,000	2,000
Repairs and maintenance	1,000	1,000
Insurance	1,000	1,000
	<hr/>	<hr/>
	(4,000)	(4,000)
	<hr/>	<hr/>
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>	<b>9,765</b>	<b>(194)</b>
	<hr/> <hr/>	<hr/> <hr/>
Movement in funds:		
Fund Balance at 1st April	-	-
Surplus/(Deficit) for the year	9,765	(194)
Trf from unrestricted funds	-	194
	<hr/>	<hr/>
Fund Balance at 31st March	9,765	-
	<hr/> <hr/>	<hr/> <hr/>
<b>Note 1 - Grants</b>		
City Bridge Trust	33,000	33,000
Anonymous donor	11,430	-
South Thames College	660	660
Belpech Trust	-	5,000
The Wimbledon Foundation	-	4,996
Wandsworth Council – Lifelong learning	19,864	-
	<hr/>	<hr/>
	64,954	43,656

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

KATHERINE LOW SETTLEMENT LIMITED  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

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

	2018 £	2017 £
Incoming Resources:		
Grants	-	-
Donations	-	125,800
	<hr/>	<hr/>
	-	125,800
Resources Expended:		
Direct expenditure:		
Professional fees	15,556	30,878
	<hr/>	<hr/>
	(15,556)	(30,878)
 (DEFICIT)/SURPLUS FOR THE YEAR	 <hr/> (15,556)	 <hr/> 94,922
	<hr/> <hr/>	<hr/> <hr/>
 Movement in funds:		
Fund Balance at 1st April	108,422	13,500
(Deficit)/Surplus for the year	(15,556)	94,922
	<hr/>	<hr/>
Fund Balance at 31st March	92,866	108,422
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants and donations</u>		
Anonymous donations	-	100,800
Gift aid	-	25,000
Francis Holland School	-	-
	<hr/>	<hr/>
	-	125,800

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KATHERINE LOW SETTLEMENT LIMITED  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

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

	2018 £	2017 £
Incoming Resources:		
Grants	12,000	-
	<hr/>	<hr/>
	-	-
Resources Expended:		
Direct expenditure:		
Project costs	2,632	-
Project facilitator	2,450	-
Printing and stationery	140	-
	<hr/>	<hr/>
	(5,222)	-
Management and administration:		
Management and overheads charge	1,960	-
	<hr/>	<hr/>
	(1,960)	-
<b>SURPLUS FOR THE YEAR</b>	<b>4,818</b>	<b>-</b>
	<hr/> <hr/>	<hr/> <hr/>
Movement in funds:		
Fund Balance at 1st April	-	-
Surplus for the year	4,818	-
	<hr/>	<hr/>
Fund Balance at 31st March	4,818	-
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 – Grants and donations</u>		
Ajahma Charitable Trust	12,000	-
	<hr/>	<hr/>
	12,000	-

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KATHERINE LOW SETTLEMENT LIMITED  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2018

**RESTRICTED FUND – LINK UP PROJECT**

	2018 £	2017 £
Incoming Resources:		
Grants	28,633	-
Contribution from Members	750	-
	<hr/>	<hr/>
	29,383	-
Resources Expended:		
Direct expenditure:		
Project costs	402	-
Salary and staff costs	3,310	-
Recruitment	550	-
Stationery and printing	211	-
	<hr/>	<hr/>
	(4,473)	-
Management and administration:		
Management and overheads charge	1,798	-
	<hr/>	<hr/>
	(1,798)	-
 SURPLUS FOR THE YEAR	 23,112	 -
	<hr/> <hr/>	<hr/> <hr/>
 Movement in funds:		
Fund Balance at 1st April	-	-
Surplus for the year	23,112	-
	<hr/>	<hr/>
Fund Balance at 31st March	23,112	-
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants and donations</u>		
Battersea Power Station Foundation	28,633	-
	<hr/>	<hr/>
	28,633	-

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