

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



ANNUAL REPORT AND ACCOUNTS
OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2022

KATHERINE LOW SETTLEMENT LIMITED
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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1081248
Registered Company Number 03814833

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President Margaret Robson (elected 6th October 2021)
Reverend John Wates, J.P., M.A., O.B.E.
(retired 6th October 2021)

Vice Presidents Jennifer Anderson

Trustees Ben Thomas Chair
Abigail Cable Vice Chair
Martin Alcock Hon Treasurer
Rev. Canon Simon Butler
Lucy Elphinstone
Nicholas Stopford (retired 6th October 2021)
Sarah Swash
Geoff Thomas

Chief Executive Aaron Barbour

Bankers CAF Bank Ltd (Charities Aid Foundation)

Auditors BDA Associates Ltd
Statutory Auditor
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KATHERINE LOW SETTLEMENT LIMITED
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FOR THE YEAR ENDED 31ST MARCH 2022

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their annual directors' report with the financial statements for the charity for the year ended 31st March 2022. 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 fifth (and final) 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.

The following report gives more details about what we have achieved over the last year.

Priorities for Change:

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

Upgrade our Facilities

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

Increase Reach

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

Assure Quality

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

Enhance Activities.

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

Covid-19 pandemic's impact on Katherine Low Settlement

As the Covid restrictions have eased over this year we have been able to resume our face-to-face community services, whilst keeping some of the online and telephone support going to reach the most vulnerable in our community.

Our key objectives this year have been to reconnect and recover after Covid. We have been encouraging our members to come back to the centre to see old friends and make new ones, and to reconnect with our face-to-face community services. Our members have told us that the lockdowns have taken their toll but life is now improving post Covid, though some are still fearful of the situation.

Thank you to all our supporters who have helped us through this last year. We continue to be humbled and blessed by the support and love you give to us. It is only by working together that we can continue to support more local residents and communities in Battersea. Thank you.

Find out more

We have been documenting the last year through the news blog on our website (150 posts from March'21 to April'22), our regular e-news, social media channels and our Annual Review. Do read these for a more in-depth view. And visit our website www.klsettlement.org.uk

ACHIEVEMENTS AND PERFORMANCE

The following report highlights our achievements and performance during 2021/22, in line with our new strategy and priorities for change:

1. Upgrade our Facilities

As we reported last year any capital funding available was rediverted to support Covid-related community services. The trustees put our capital development work on hold, so we could focus our own efforts on supporting local people through the crisis. We have continued to make minor upgrades to our facilities. In developing our new 5-year strategy (published in October 2022) the trustees are considering how we best use 108 Battersea High Street and our need for more space, in light of the worsening economic situation. We will share this detail in October.

As the Covid restrictions eased in April 2021 we have welcomed back the community groups, charities and social businesses who use our community rooms and offices. Pre-Covid, 43 other charities and social enterprises regularly used our centre. This reduced significantly to just 17 groups in April 2021, as some closed, others are delivering their services in other ways, for some it was not financially viable to return. It has been a real shame to have lost so many of

our friends in this way, but new groups are joining us. We're now up to 28 groups regularly using our space, and are working hard to increase this. There has been an obvious impact on our finances due to the loss of this rental income.

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:

Tony Hersey	020 7223 2845
Room Bookings	tony@klsettlement.org.uk
Katherine Low Settlement	www.klsettlement.org.uk

2. Increase Reach

As you will read further into this report, we transformed our services in response to the Covid lockdowns, to reach our existing members. We were able to support many new ones too. As the restrictions eased we were able to recommence our face to face community services. This started in small bubbles, socially distanced, with PPE and masks. As the Covid rules relaxed we have been able to increase group sizes, frequency of sessions, and for sessions to run in tandem in the building (rather than separating people and groups). We have been ever mindful of our most vulnerable members and continue to support them as best we can. By Spring 2022 KLS was back in full flow. We have loved seeing everyone again and welcoming new members into our fold.

Our supporters have continued to be very generous this year. We have had another successful year generating enough funds to keep the charity going. 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. It should be noted that the fundraising environment is becoming increasingly competitive. The Trustees have invested in a fundraiser to support our efforts to raise the funding we need to support local people.

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

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.

We have continued to support our staff and volunteers. This included clinical supervision for teams; increased internal communication including an e-news and WhatsApp groups; and more regular team and all-organisation meetings, which are great opportunities to see each other; receive training on issues like data protection, safeguarding, suicide awareness, equalities and racism; share/learn/support each other; as well as taking the time to reconnect and spend time with each other, after meeting on Zoom for more than a year!

Safeguarding continues to be at the forefront of our work. We updated our safeguarding policy and 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. There were no significant safeguarding issues this year.

4. Enhance Activities

We continued delivering our own community services, 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, Choice Support and English for Action.
- Wound down and closed **Battersea Coronavirus Angels**. It had successfully served its purpose to support some of our most vulnerable residents through the pandemic.
- 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.
- Supported **Wandsworth Welcomes Refugees** to become an independent charity.
- Supported **Roots to Change** to set up as a Community Interest Company. It's aim is to better support women and girls affected by domestic violence in Wandsworth.
- Been an active member of **Wandsworth Voluntary Sector Coordination Project (CVS)** and **Wandsworth Partnership Group**, including their new research into Wandsworth's charity sector.

ii. Partnerships

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

- Worked with our local **NHS** to increase the take-up of the Covid vaccine in Battersea. We've hosted talks by GPs and other health professionals, we became a pop-up vaccination centre for 8 weeks, we were a Covid testing kit dissemination centre, and developed an information film in Somali by our ESOL students to promote the efficacy of the vaccine.
- Chaired the **Wandsworth Digital** partnership of 70+ organisations to address digital exclusion across the borough.
- Developed a partnership of **local refugee support organisations** and **Wandsworth Council** to support Afghan refugees resettle and more recently those fleeing Ukraine.
- A key player in the **Battersea Alliance**: helping our partnership to deliver its strategy, raise funding, deliver community infrastructure services, run community networking events and more.
- Continued to grow '**Battersea Volunteers**' which encourages volunteering across Battersea, as part of our continued partnership with the **Battersea Alliance**.
- Helped establish the **Battersea Jubilee Festival**, which will run throughout 2022.
- Chaired the **Wandsworth Covid Food Providers Group** of 40+ groups feeding and supporting local residents through the crisis. This has now been wound down, as it has done its job, and been incorporated into the Wandsworth Food Partnership.
- Co-developed a '**Worrying about Money?**' leaflet and launch event to help people get the financial support and advice they need. About 15,000 leaflets have been distributed locally.
- Worked with **Wandsworth Council and key local charities** to coordinate a strategic and practical response across the borough in response to Covid.
- Led the **Battersea Older People Provider Forum** to enable a strategic approach of working together for the benefit of local elders. And been an active member of the **Wandsworth Older People's Forum and Network**.
- Involved in **Locality's** London large Settlement's Group.
- Commissioner for the **Wandsworth Equality & Fairness Commission**.

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:

- **Schools**: we've continued to develop our partnerships with **Francis Holland School** and **Thomas's Battersea School**. This year we were selected to be **Garden House School's** 'Charity of the Year' this year, which has been amazing. They've run a busy schedule of events, including a concert, an art project and gala in aid of KLS.
- **Carers Fairs**: As part of our new Love to Learn employability project we ran two carers fairs attended by over 15 local businesses. We will be running more this year.
- **Edminston** (owners of Battersea Heliport): have been very supportive this year with a donation towards our work, giving employment advice at our Carers Fairs, and have helped organise and pay for a trip for 15 young people to UK Sailing on the Isle of Wight in May'22.

- **Guts and Glory Fitness:** Have literally run a exercise challenge and raised lots of money for our community work. They have a 3 Peaks Challenge planned later in the year.
- **Clapham Junction BID:** We've supported their research to improve the immediate area around the station. A placemaking report was published in February 2022, and a further funding bid for more significant funding made to the GLA.
- **Lavender Hill Clothing:** Continue to be very supportive.
- **Conferences and events:** We've spoken at various including **Wandsworth Council's Access to Finance conference**, **Battersea Society's AGM**, and **Battersea Art Centre's Scratch Hub's** inaugural virtual coffee morning.

iv. 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 and/or administration to support local people properly.

This year we've worked with other partner organisations to:

- Protest against the disastrous **Nationality and Borders Bill** that makes it virtually impossible for people to seek asylum in the UK.
- Lobbied and supported Wandsworth Council to help **resettle people fleeing from Afghanistan and more recently Ukraine**.
- Lobbied Wandsworth Council to better spend their **Household Support Fund** and **Winter Hardship Fund**.
- Held a '**Your Vote Counts**' youth hustings, with **Battersea Alliance** and **Battersea Society**, to enable young people to meet and lobby candidates standing in the local elections (May'22), as well as get them involved in the political process.
- Lobbied all political parties standing in the local elections in May 2022 to pay the **London Living Wage** for all its employees and sub-contractors, and become a **Borough of Sanctuary** for refugees, should they be elected. The new administration has honoured these commitments.

To find out more visit our website www.klsettlement.org.uk

5. KLS direct services in 2021/22

Katherine Low Settlement is a much loved, busy charity that has been serving Battersea and the wider Wandsworth community since 1924. We are dedicated to building stronger communities and enable people to challenge and find ways out of poverty and isolation.

a) Katherine Low Settlement's work with Elders

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

- i. Encourage active and independent living.
- ii. Reduce isolation and loneliness.
- iii. Improve wellbeing and prevent ill-health.
- iv. Enable older residents to become dynamic and contributing members of the Wandsworth community.

Our members

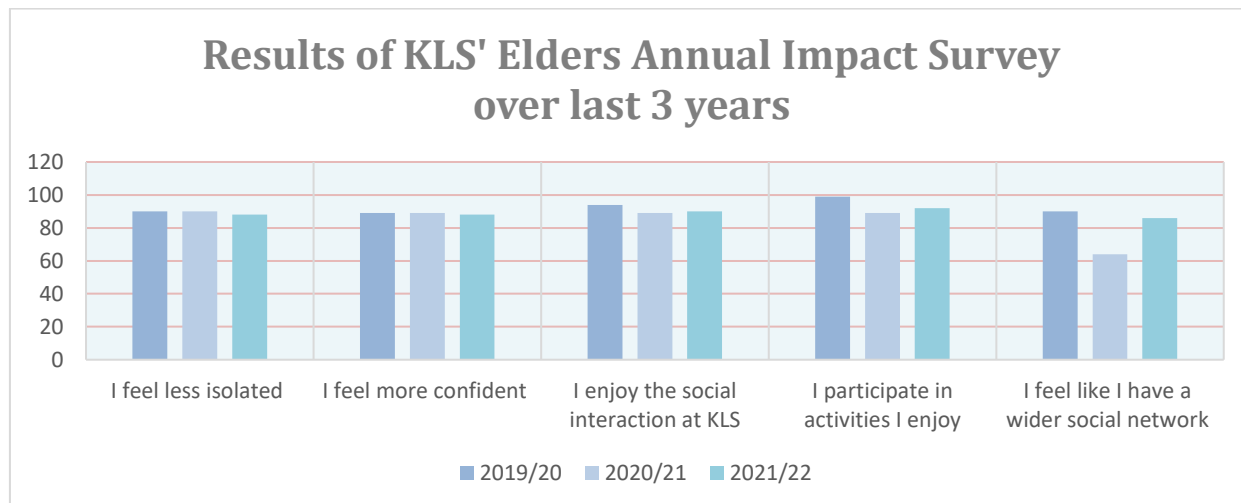
This year we supported 203 older people. We lost about 15% of our members last year to Covid and other health related issues, and have been welcoming new people into the KLS family. Our members are:

- 72% female, 28% male.
- Ages range from 58 to 97.
- Our members consist of 18 different nationalities: 55% White British, 35% Black British, 5% Asian, 5% other.
- 60% have health conditions that limit their daily activities including terminal cancer, dementia (just over 25%), bladder conditions, stroke, diabetes, sight issues and various heart issues.
- 40% report mental health conditions including depression, anxiety, eating disorders, personality disorders, complex post-traumatic stress disorder and psychosis.
- 10% provide unpaid care for someone, including adult children, grandchildren, a close friend or partner.

Feedback from our members is vital

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. As well as informal feedback sessions held throughout the year and participatory evaluations, once a year we conduct a formal Annual Impact Survey. See Table 1 below.

Our key objectives this year have been to reconnect and recover after Covid. We have been encouraging our older members to come back to the centre to see each other again. Our activities have been focused on improving fitness, flexibility, balance and confidence - to reduce the risk of falls and encourage independent living. Our members have told us that the lockdowns have taken their toll but life is now improving post Covid, though some are still fearful of the situation.



Note: We have reduced the number of questions being asked in our Annual Survey, as we were not getting consistent answers – some of our members were leaving the questionnaires blank and others complaining about doing them. To adjust for this we have shortened the survey and are seeking more evidence about the difference we make from more staff and volunteer observations. We’ve conducted a Participative Needs Assessment and a follow up. And will be collecting more qualitative evidence with our members in the form of case studies and quotes. We will review this new approach over the coming year.

KLS Elders service

We run up to 25 sessions each week that local elders can get involved with, across three main areas of support:

- A. Our core programme
- B. Age Well Battersea
- C. Tech Up Battersea

A. Core Programme

At its core our Elders service continues to offer a Lunch Club, exercise and social activities, as well as outreach support and advocacy for our most frail and housebound.

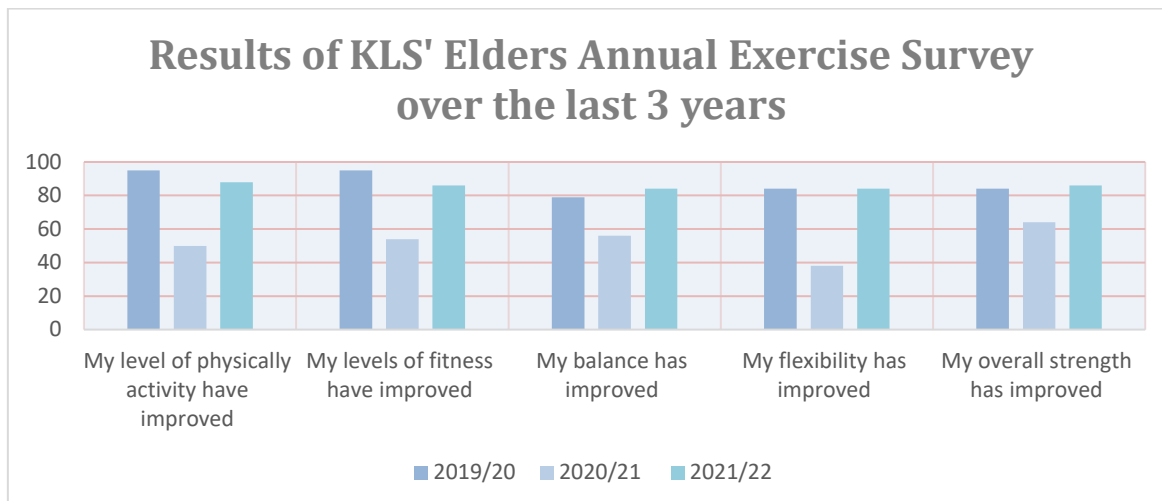
In April 2021 we ran a pilot wellbeing project, to encourage elders who had lost confidence during lockdown to attend community led activities. The sessions were a weekly 2-hour session over 5 weeks that were then repeated with a new cohort. These included short talks on improving their health and wellbeing, healthy refreshments and an exercise session. They proved to be a great success and encouraged many people to get out of their homes and back into the centre.

Exercise

"I like doing dancing. I like coming here." Lawrence, one of our members

Exercise classes continued including Chair Exercise, Chair Dance, Dance for Life and a new Beginners Gentle T'ai Chi class. Members attending the classes reported improvements in their fitness levels, balance and flexibility across all classes compared to the previous year during Covid. See Table 2 below.

We ran a Parkinson’s Dance pilot for members who had Parkinson’s or other neurological conditions. It was an opportunity to meet and exercise in a mutually supportive group. When the pilot ended these members were then encouraged to attend other classes.



Lunch Club

"I like that it's made for me and I don't have to wash up. It's so relaxing and social." Gordon, one of our Lunch Club member

"The menu is always interesting and varied." Chris, one of our Lunch Club member

We reinstated our Lunch Club and these ran on Wednesdays and Thursdays. Our new Cook Valentina Di Giovanni joined us in January 2022. A new menu has been created by her with our members, which includes regular favourites plus new tasty editions.

Social Activities

"I have made new friends and it gets me out!" Jane, one of our members

Opportunities to socialise, build friendships and widen their network of support continue to be central to our Elders work. We have had several themed parties, including Christmas activities, film clubs, outings to see local shows (some of our members acted in a show at Battersea Arts Centre), wellbeing events, talks and socials.

Outreach Support and Advocacy

We provide one-off and short-term support and advocacy to frailer elders to deal with issues such as housing, health and finances. Some examples include:

- Helping an elder who had serious health issues, including not being able to speak, by advocating for his needs at medical appointments with specialists, with housing officers and with his family.
- Helping an elder move their bedroom down to their living room, as it was no longer safe for them to use the stairs.
- Supporting an elder who was in debt and at serious risk of losing their housing to get debt and legal advice.

We 'refer on' about 15% of our elders to specialist partners, including food bank, benefits advice, social services for care plans, mental health support and housing support.

Our 'Fone Friends' telephone befriending service, that we set up during the first lockdown, continues. We have a core of 10 volunteers who continue to offer telephone friendship to our most vulnerable elders.

We co-ordinate the Battersea Elders Forum. This is an opportunity for various older people agencies and stakeholders to meet, share ideas and plan activities for engaging more older people in Battersea. We're also active members of Wandsworth Older People's Forum and Wandsworth Council's VCS Older People Preventive Services network.

B. Age Well Battersea

"The initial conversation [with a KLS worker] who can discuss and 'persuade' clients to take part has been invaluable - sometimes people are scared of change and it just takes an enthusiastic person to make the call." Ruth Grainger, Senior Social Prescribing Link Worker Social Prescribing

In 2020 we were commissioned by Wandsworth Council to set up and run a new Age Well service for older people in Battersea. As of March 2022, we had 101 Age Well members. Sessions have included: drawing classes/socials, photo walking groups, storytelling classes, a pilot Men's Social group, wellbeing sessions with Talk Wandsworth, partnership work with the National Trust (575 Wandsworth Road), reminiscence and educational activities including art therapy, mixed medley events and an intergenerational art project with KLS' Love to Learn team and their Young Ambassadors.

The Age Well service was externally evaluated in early 2022 and received very positive feedback. For example, one of our Age Well members told us, *"... and the people are coming together, and it lifts their mood and makes them feel better to do things together, and friends, and to help each other... because we support each other in these hard times when we are so isolated. So it's an amazing thing that these zoom sessions improve a lot our lives, improve the mood of the people."*

Members Story – Mrs L. living in the minute

Mrs. L, aged 77, lives with son. She found lockdown hard. She was scared to go out in case she caught Covid. Unsurprisingly her mobility had worsened. When she did once try to go out, she panicked as someone walked towards her and fell. She lacked confidence and felt she had to wait for her next hospital appointments before trying anything. Mrs L. needed lots of prompts and encouragement to attend.

After speaking with Kerry (our Age Well worker) and lots of one-to-one support (including telephone befriending) she agreed about the importance of living in the moment and not putting her life on hold. Kerry helped her to set small targets, such as going into the garden, taking a few steps. Now her confidence has increased, she is gardening again and even took part in KLS' Spring Steps challenge.

Along with her son, Mrs L. was taught how to use Zoom. And it has been transformative. Mrs L. attends all the zoom sessions regularly. She's Zooming family members abroad. She told us, *"The calls and Zoom are my lifeline. This has changed my life! Thank you for telling me to live in the minute while I'm in it! And stop waiting for hospital appointments. I'm no longer waiting and stressed. I'm living! I've been sunbathing, gardening and I am no longer depressed! My son says he has a new mum!"*

LGBTQ+ Club

"It is good to see the group growing day by day." Martin, one of our LGBTQ+ Club members
At the request of our members we set up as new LGBTQ+ club, which aims to create a safe and open space for the older LGBTQ+ community in Battersea. This helps local people to develop new friendships and connections between different age groups, as well as to share experiences and understand the strengths and challenges of the LGBTQ+ community.

The group started with just a handful of members in November 2021, and has continued to grow. Activities included our first Pride Talk with Peter Tatchel, visits to cultural spaces, meetings at LGBTQ+ bars, social activities, and historical trips.

Photo-Walks

Photo-Walks created an opportunity to move and exercise while appreciating the world around us through digital and analogue photography. Members are welcome to bring their phones or cameras to capture their favourite subjects. The walks started at the beginning of November 2021 and have included trips to Battersea Park, Battersea Power Station, Kings Road, and along the River Thames.

Friendship Circles

Members are now being encouraged to develop friendship circles on a Friday. There are small, informal groups where they build their confidence by meeting, taking walks and doing fun activities together. For example, two members have done some local walks, each time going that bit further to build up their physical strength. They've also gone to a jazz club together.

C. Tech Up Battersea

Tech Up Battersea is a new service that supports local elders live more digital and independent lives. The project helps older people to:

- **Access digital:** buying/borrowing/accessing the most appropriate digital devices, products and IT services.
- **Connect digital:** connecting to the internet and digital services, that is affordable and appropriate.
- **Acquire digital:** learning digital skills and developing the confidence to lead a digital life.

Over the last year Tech Together has supported 101 elders, through a mix of training, group and 1-2-1 support, home visits, drop-in sessions, tablet lending library, advice and signposting to other digital support organisations. 23% men and 67% women, with an average age 68 (age range 62-90).

We've run weekly Tech Together sessions. These focused on basic online skills using mainly mobile devices. Many members own a device but are unsure how they function. They feel overwhelmed by the number of features they have. Sessions included smart phone basics, understanding mobile data, how to set up an email account, making video (Zoom/Face Time) calls, joining a WhatsApp group, online banking, getting the best out of an online GP consultation, shopping online, scams awareness and using Apps, such as the Citymapper App, a useful tool for using London transport and general navigation. A member told us, *"The App shows me how long it takes to get home, and when the bus is due. It's brilliant."*

Members were supported to register and use digital e-learning platform 'Learn My Way' at home. It's been a useful tool for our members to learn how to use their digital devices and Apps in their own time. This supplements the learning and support they get when they come into the centre.

We registered as a UK Online Centre, and have access to a national network of charities and organisations doing similar digital inclusion work. We also joined the Connect Up Community which is focused on sharing knowledge and resources for older people. And, we registered with Vodafone for free sim cards with unlimited calls and texts and 20GB of data to pass to our members. This has been invaluable for our members, particularly as the cost of living increases.

Members Story – Two little Blue Ticks can bring you happiness

Lisa, a Tech Together learner, recently told us:

"It was interesting to learn of the 'Two Little Blue Ticks' from Chris (our digital support worker) in the Tech-Together session. This means I now know who has read my WhatsApp messages. I learnt that when you see the two blue ticks next to a message it has been received and read by the recipient. This was a revelation to me, so now I went in search of these two blue ticks on my WhatsApp messages. I have been sending messages to a friend who lives in Africa since lockdown in Jan 2020 and never understood as to why I never received a response. I was overjoyed to note the two little blue ticks next to my messages.

Why did she not reply to my messages? Perhaps she has been eaten by a lion while on safari?! I attempted a video call on WhatsApp. To my surprise she replied and we were able to reconnect after two long years. I learnt that she only just had WIFI in January 2022 and thus the reason why my messages were never acknowledged. Now I watch for the two blue ticks and remember it's good to learn new things at Tech-Together!"

Plans for the Year Ahead

Our Elders Team is developing a new strategy and plan, as part of KLS new 5-year strategy (to be published in October 2022). As the population continues to age, the cost of living crisis deepens and the squeeze on statutory services tightens, it is incumbent upon us to support more local older people.

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 and our Adult Education (including ESOL) programme.

i. Love to Learn education team

Our Love to Learn education programme makes a real difference to the lives of children and their families from refugee backgrounds, in Battersea and the wider Wandsworth community. We broaden educational experiences, improve educational outcomes and confidence, and support their aspirations.

Young people from refugee backgrounds are struggling academically, have behavioural issues in school, and find it difficult to deal with their mental health and wellbeing. For various reasons there is a lack of support at home and in school. Our team provides a range of educational services and wellbeing support including advocacy and advice, homework support through learning mentors and homework 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.

This year we supported 340 young people, from 14 different countries of origin such as Somalia, Afghanistan and Eritrea, aged 5-21.

"Thank you so much for helping M. to engage with literacy, as well as keeping on top of her health and supporting mum! You guys are angels."
Feedback from a local secondary school teacher

Our team offers the following education and wellbeing support:

Homework & Activities Clubs

These run weekly, during term-time and the holidays, supporting 150 refugee young people. The clubs aim to improve their confidence, develop their social skills, independence and resilience, support their mental health and wellbeing, raise their aspirations and engage positively with learning. They include:

a. Junior Homework Club (aged 5-11) and Senior Homework Club (aged 11-14)

These are now running face to face again, after a year of being online. The 48 children are split into two groups and come in on alternate weeks to enable us to provide more intensive support with homework, social skills and confidence. Each young person receives 1-2-1 support with their homework from volunteers and staff; and then the opportunity to take part in various fun activities such as drama, music, art, sport, dance and more. Learning new skills, increasing their confidence, improving their wellbeing and developing their social skills.

"I've learnt lots of stuff about History with Andy (a volunteer) and I get my work done on time."
A young refugee person attending our Senior Club, aged 11

b. GCSE Study Groups (aged 14-16)

These study groups run both online and in person, twice a week, during the term. Intensive support for 47 young people by staff and teacher volunteers with English, maths and science, study skills and exam practice, in the two years leading up to their GCSEs.

"She [study group volunteer] didn't tell me what to do, but made me think. She helped me make my writing simpler, more to the point."

L. went from a level 3 to a level 7 in English in the space of 5 months with help from the study group. This will enable her to go on and do A-Levels.

c. Youth Club (aged 16-21)

The Youth Club runs on Monday evenings supporting 49 young people with homework, learning English, getting advice and support, preparing for employment, developing their wellbeing, making new friends and developing a wider social and support network.

"I was very impressed when I came to the Youth Club because me and my other friends from school can come here and improve our English. Also, we got to make new friends, some people I just met here and now we are friends. I feel happy when I don't understand something and then I can ask someone at the club to help me. For example, they help me with my homework and give me tips to help me. We also go outside and play sports together which makes me feel happy. I also enjoyed volunteering at the river as it makes me feel better to help society."

A young person who attends our Youth Club

Member Story: 3 siblings thriving in our Youth Club

In December 2020, three siblings arrived in the UK from Syria. They were referred to us through the local authority as there weren't many other services available for young people in their situation. They joined our online Youth Club throughout lockdown. Here, they received one-to-one support with their English from our volunteers and staff. Once we resumed our face-to-face sessions in April 2021, they joined us in-person.

Over the last few months, we have developed a strong relationship with the three siblings, the youngest of which has learning difficulties. The eldest (19) is now volunteering with us on a weekly basis and her English and confidence is improving rapidly. She has taught other young people to make wonderful Syrian food.

The middle sibling (17) successfully applied to join our new Youth Ambassador Scheme, designed to empower young people and encourage them to contribute to the centre as a whole. He actively contributes to the scheme and is demonstrating strong leadership skills.

The youngest child has been supported one-to-one at our Youth Club. This has helped to improve his English and maths. In addition, we have used our knowledge of him to support the Special Educational Needs Coordinator at his school to develop his Education and Healthcare plan.

They have all attend our new Employability and Wellbeing programme, attending CV writing workshops, two Carer Fairs and wellbeing sessions focussed on finances, vaccines and healthy relationships. We are looking forward to working with them over the year ahead!

d. Holiday Clubs (aged 5-21)

During the summer holidays we run an intensive programme of 40 activities over 4 weeks, in local parks and Trinity playing fields, as well as at KLS. Offering sports, arts and crafts, music, drama and wellbeing workshops, for 206 refugee young people.

"I really loved everything we done this summer especially the sports. Thank you very much."

"I don't know how to say thanks to you. It was very nice time for me and for everyone."

Feedback from young people who attended our summer programme

e. Learning Mentors

A team of 44 trained volunteer Learning Mentors are paired with a refugee young person to help their education, homework and study skills after school, for an hour a week, online or in a local community space. This enables the young people to positively engage with their learning, improves their confidence, develops their ability to have trusting relationships, builds better knowledge and understanding of the education pathways available to them and raises their aspirations.

Member Story: Isa supported by her learning mentor into university

Isa and Clare* started working together in April. Isa is a refugee young person from Pakistan and was studying at Merton College. Pre-Covid they met in the library each week to practice English. During the pandemic they continued to meet online every week. Isa has found the pandemic difficult. She's isolated and has struggled to keep up with her online learning. Clare, her volunteer learning mentor, continued to support her with this and helped her to access all her learning materials.

Isa used to say that she wanted to go to university but then suddenly changed her mind, saying she no longer wanted to go. Clare let us know that she was worried about this decision and she didn't know why she had changed her mind. Isa then told us and Clare that she didn't think she was clever or good enough to go to university. Clare was able to work with her to explore this further and helped her realise that she was good enough to go to university if she still wanted to. It would be hard work but she reminded Isa that she had been working hard and well for a long time now. Clare helped Isa to believe in herself again and rebuild her confidence. Isa successfully applied to university and is doing well. She is now studying Business and Accounting at the University of East London.

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

B. Support Services

"The work you are doing will really support the students and parents in overcoming some of their current challenges. Both students are engaging well at school and making good progress. Your work is greatly appreciated."

Assistant Headteacher of a local school

a. Casework Team

Underpinning all of our Clubs and Mentors is our casework team which provides free, confidential and impartial advice, information and advocacy support. We helped 111 refugee families access education, thrive in education and increase their knowledge and ability to navigate the UK's education system. We help with liaising with schools, applying for school places, exclusions, TAC meetings, referrals to welfare benefits/debt/housing advice, obtaining support for SEND pupils and many other education issues.

"This email is long overdue. I would like to take the opportunity to thank you for all your support regarding my daughter and her education. I'm so grateful that you were able to take this case and support my daughter through very challenging and difficult times with the local authority. It was a wonderful feeling to know there was somebody like you to advocate for my daughter.

She has settled in very well at college. She is given her very best when it's comes to her education and also other areas... Once again from me and my daughter thank you very much for all you have done. I wish you the very best and a safe bright and prosperous future."

Feedback from M. about the support we've given to her and daughter

b. Family Education Workshops

We run monthly family education workshops for 78 Love to Learn and ESOL parents to enable them to effectively manage their own and their family issues, improve their mental health and wellbeing and increase their confidence to seek support from other services if needed. Topics this year, asked for by parents, included Covid vaccine, coping with stress; parenting teenagers; GCSEs, A-Levels, BTECs – supporting your child through assessments and exams; Post-16 education options; managing energy bills.

"It is about parents getting the information and empowering them in terms of confidence and self-esteem. It has given parents a place to go and a friendly face. It all makes you feel connected - sharing information you have and concerns you have, helping each other and getting to know each other. I try my best to also pass on the information from you - send it to others I know and try to explain to them anything else they need. It is not easy, your mental health. The workshops help me manage my day, getting out and meeting people."

Feedback from a parent at one of our monthly workshops

The Difference We Make

- 69% of young people always engage with their learning at Love to Learn

Clubs

- 70% of young people who attend homework club display high levels of wellbeing (*based on scoring themselves on 5 areas of daily life*)
- 69% display high levels of confidence (*based on scoring themselves on 7 areas of daily life*)

Post-16s/UCAS

- 67% of post-16 young people feel they have the knowledge and skills to apply for and go on to further study in the UK
- 80% feel they have the skills to live independently
- 67% how to prepare for a job interview
- 53% know what steps to take to search for a job
- 87% of post 16 young people display high levels of wellbeing
- 80% showed high levels of confidence

Casework

- 67% of family casework fully resolved
 - with 89% of families scored 5 (fully satisfied) with our casework service (*score 5 fully satisfied, 1 not satisfied*)
- 93% of UASC casework fully resolved
 - 100% of UASC scored 5 (fully satisfied) with our casework service

Plans for the Year Ahead

Our Love to Learn team has been evolving over the last 18 months, restructured and refocusing its work to better support the young people we work with. This has made us more efficient, and subsequently we have been able to extend our offer and support more young people and their families. Last year we focused our efforts on better supporting older refugee young people (16-21). Looking ahead to this year we would like to extend our services to help primary-aged children and their parents; whilst also continuing to develop our Employability

and Wellbeing programme, with a new Partnerships Manager joining us in the autumn. All of this is in line with KLS new 5-year strategy (to be published in October 2022).

ii. Adult Education – Learning ESOL (English), Maths and IT

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 (2021/22) our ESOL programme has delivered:

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

Numbers of students

- 105 unique students enrolled at the beginning of the academic year.
 - 90 of the original autumn enrolments were still enrolled at the end of the academic year (86% retention rate).
- 27 new students enrolled onto a multi-level 'Waiting List' group in January 2022.
 - 25 of these were still enrolled at the end of the academic year (93% retention rate).
- Therefore, out of a total of 132 students who enrolled in 2021/22, we had 115 students still enrolled at the end of the academic year (87% retention rate).
- 182 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

- 99 students intend to progress/return in September 2022.
- Of those moving on from KLS:
 - 3 moved onto full-time employment from February 2022
 - 7 students moved into part-time employment from December 2021
 - 1 student returned to Spain to take up career as Primary School teacher, having gained the necessary English qualifications
 - 1 Student returned to Argentina to work as a professional Tango Dancer
 - 1 student gained work experience at Thomas's Battersea school in the sector she wishes to go into
 - 1 Student returned as volunteer teacher and gained the necessary experience to gain an apprentice position in a Wandsworth Primary school.

Exams

- 87 exams entered for (Entry 1, 2, 3, Level 1 English SFL; E2, E3, L1, L2 Functional skills Maths) of which we had:
 - 83 passes
 - 4 fails
 - 2 no-shows (sickness and emergency travel).

Member story: Daniel gaining in confidence, English and a new job

Daniel came to us in September 2019. He was very shy and under confident, having come to the UK with his wife who had been recruited to work in the City. Even though he has a European educational background, his lack of confidence was affecting his ability to communicate at all in English. He therefore joined our Pre-Entry (literacy) group.

Daniel was desperate to work, having done so his whole adult life in Spain, mainly working in factory maintenance. However he kept being overlooked for the jobs he applied for in the UK because of his language needs. Fast forward two years and Daniel has got a job in the sector he loves and excels at. He's gained in confidence. All through coming to classes at KLS to believe in himself. Unfortunately that means he has left us, but fortunately we got him to where he wanted to be.

He worked hard, always engaging with classes and the work required, and had moved up from Pre-Entry to Entry 1 and ultimately Entry 2.

New extra-curricular activities and opportunities

This year we were able to offer a range of activities for Body and Mind, furthering the KLS holistic approach. Following two years of Covid disruption and bearing in mind the research that is being published on the effects of the pandemic on health as a whole, this was the right moment to introduce new extra-curricular activities. This enables our students to apply their English from the classroom in the real world, whilst learning new skills, trying new activities and building their confidence. This coincided with many new volunteers coming forward, who have been able to help us deliver these. We have been able to offer:

- Crochet, knitting and mixed media art – 4-6 week courses for up to 10 students
- Machine sewing – rolling course for up to 10 students
- Yoga – rolling course for up to 20 students
- 'Keep Fit' fitness – rolling courses for up to 20 female-only students
- Book group – rolling course for up to 10 students
- Discover London – depending on the number of volunteers we have (currently 11)

Member Story: Discover London, enabling students to get the most out of the capital

RK came to us as a nearly 70 year old, having retired in her home country of Latvia, now living with her daughter in Battersea, helping to raise her grandchildren. She was very nervous before she came to us, believing her daughter's words that she was 'terrible' at English. She has now been with us for five years and is in the highest level class and her confidence is palpable. However she has no opportunity to speak English outside of the classroom.

RK recently joined our Discover London project and this has transformed her experience. During her 1-1 Individual Learning Plan (ILP) meeting in June, this is what she said "Thank you so much for Discover London - it is fantastic! I went with my volunteer Jill to Covent Garden and I saw so many different places. Even better than that, we were together for four hours and I had to talk English for the whole four hours. When I made a mistake, she corrected me - It was so good for me. Thank you, thank you."

Volunteers

We have had a lot of new people volunteering for us this year. By the end of the academic year 2021-22, we have a record 33 volunteers in our ESOL team. The skills they bring break down into 4 categories:

- 10 Classroom Teaching Assistants – working with small groups or 1:1 to support the class teacher
- 6 Teachers – Working in teams teaching a 2 hour ESOL class each week

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- 6 Extra-Curricular Teaching leads – Yoga, Fitness, Sewing, Knitting, Crochet, Art
- 11 Discover London leads – each paired 1:1 with a student visiting different places in London

In October 2021 we employed Kathryn as our ESOL Volunteer Coordinator and Administrator. Kathryn has been a volunteer with the ESOL programme for 3 years now and with her administration background, was a perfect fit to both organise all volunteers for the new projects and to understand the volunteer journey.

Volunteer story: AK learning English and becoming an apprentice

AK came to KLS as a student in 2018, also studying on the childcare course that was running at the time. Over the next two years she achieved Childcare Level 1 and Functional Skills English Level 1. AK is quite reticent and had lost a lot of confidence having been a stay at home parent for 8 years. It was only during online lockdown sessions that we came to realise she had an amazing talent for crochet, when she showed us the dolls she had been making. With encouragement from her teacher and her classmates, she started an online business selling her dolls.

AK really wanted to work in a school as a Teaching Assistant. We helped her to apply to South Thames College to study on their TA course, where she flourished, rising to the challenges of writing detailed reports in English.

AK was keen to thank KLS, so returned to teach a beginners crochet course to 8 students who completed a small purse. AK gained a lot of confidence teaching others and went on to get an apprenticeship at a Wandsworth nursery, working in the sector she loves.

"I have to say I really appreciate all the help that KLS gave it to me because one of the reasons (I got this job) is KLS help. I always will be happy to help you if I can. And I love my job working with children!" AK, February 2022

Qualifications

Student-centred education is at the core of the ESOL programme. Students know that they will be listened to and their ideas, suggestions and improvements will be incorporated into our work. As part of their courses, all students complete course evaluations at the end of every term so that we can monitor how everything is going.

One of the things that has come out of evaluations in recent years is the students are more interested in language progression than in formal qualifications. Although some are still interested in gaining qualifications, because they need that marker of success, or because they have an intended career path for which they will need Maths and English, everyone recognises the benefits of what are often deemed 'soft skills' that can't be measured by a qualification. For this reason we extended our offer to include a programme of extra-curricular activities. We are steering the focus of our education programme away from exam results being the main measure of success.

Having said that, we still entered 45 students for exams with 87 assessments taken in total. Of those we only had 4 fails. Of those 4, each of them had been advised by their teachers that they might not be ready, but the students had wanted to try. With this approach, we keep stress levels to a minimum in a body of students for whom life is already stressful.

Partnerships

This year we examined how many other agencies we work with in order to better the outcomes for students. Below is by no means an exhaustive list, but a good indication of how the holistic approach at KLS functions:

- **National Literacy scheme** – Upskilling crèche workers to work with local families
- **South Thames College** – Pilot Employability course, preparing our students for the world of work
- **SW Leap** – Training students in energy efficiency, knowing that the energy prices rises in April and October 2022 are significant
- **KLS Love to Learn team** – Advocacy and Access to Education for many students’ families
- **Citizens Advice Wandsworth** – Benefits and general advice
- **South West London Law Centre** – Legal advice and advocacy
- **Twin UK** – Referring and training volunteers in teaching skills
- **Wandsworth Social Services** – Referring vulnerable adults for classes; homeless support for young families
- **Kingston University** – Graphic design project for promoting our courses. Watch this short film: <https://youtu.be/GgY13-MS6wc>
- **Battersea Power Station** – Making connections to get work / work experience for students
- **Thomas’s Battersea school** – Work experience in the catering department for one student
- **NHS** – Covid vaccination programme. Through a thorough education programme delivered by all our tutors, we managed to have a 95% Covid vaccination uptake rate amongst our student cohort. Watch this short film our students made: <https://youtu.be/KiAi1O0f5G4>
This was shared on social media and via Wandsworth Council and Wandsworth NHS to encourage local residents to have the vaccine.

Looking ahead to the next academic year 2022/23

After 18 months of Covid restrictions it has been fantastic to be teaching in an actual classroom again. We will continue to run our ESOL service this way as our students have told us they get the most out of learning in a physical classroom.

We will continue developing our extra-curricular classes. The most successful have been Yoga, Fitness, Discover London and Machine Sewing. All of these will be continuing as a permanent part of the ESOL offer for students who study in our ESOL Maths and IT classes.

Machine sewing is going to partner up with the KLS Elders team to offer a sewing class to both Elders and ESOL students, hoping to promote intergenerational communication. We also plan to offer a new 6-month Employability courses in conjunction with South Thames College with an element of work experience. With the sharp rise in the cost of living and inflation students are asking us to preparing them more for the world of work.

And, this is the last year of funding from the National Lottery Community Fund. We will be fundraising this year to continue this much needed education work in the community.

FINANCIAL REVIEW

This year Katherine Low Settlement made an overall deficit of £79,662 (2021 - surplus £262,017), of which unrestricted funds made a deficit of £25,846 (2021 - surplus £177,712) and restricted funds made a deficit of £53,816 (2021 - surplus £84,305). Together with reserves brought forward at the start of the year these deficits decrease reserves carried forward at the end of the year to £675,866, of which £335,665 are unrestricted and £340,201 are restricted.

Thank you to all of our funders: no matter how large and small we appreciate whatever you can give. Amongst others, we'd like to thank: The Angus Lawson Memorial Trust, the Big Give, Big Local SW11, BBC Children In Need, the Belpech Trust, the Childhood Trust, Edward Gostling Foundation, Garden House School, Garfield Weston Foundation, Guts and Glory Fitness, the Henry Smith Charity, the John Coates Charitable Trust, L&Q Foundation, the Mercers Company, National Lottery Community Fund, Nominet Trust, Peter Stebbings Memorial Trust, Sir Walter St John's Educational charity, the Sobell Foundation, the SYP Trust, 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. 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 2021/22 these rents amounted to £78,219 (2020/21 £45,297). 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 31st March 2022 together with the budget, income and expenditure, cash flow and investments, for the period April 2022 to March 2023 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 2022/23

Excitingly, we have been developing a new 5-year strategy, which we will publish in October 2022. We are widening the scope by which we can achieve our charitable mission and aims by embracing more partnership work and campaigning, as well as continuing to grow and develop our community services.

We will continue to focus on reconnecting with our members and supporting their recovery from the effects of the pandemic and lockdowns, as well as supporting them through the alarming rise in the cost of living, with high inflation and utility and food bills going through the roof. We are also trying to support more of our members to progress into further education and the world of work.

The financial sustainability of the charity remains a priority. We will continue to raise money from charitable trusts, whilst working to diversify and increase the number of individual donors, businesses and schools who support KLS. Though times are getting tougher we remain blessed by people's generosity with our Covid Appeals, Spring Steps Challenges, and through fundraising campaigns like the Big Give (kindly supported by the Childhood Trust and the Topinambour Trust). Thank you again to everyone 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 14th September 2022 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 2022 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 2022 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. 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: 15th September 2022

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 31ST MARCH 2022

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
	Notes				
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	66,117	127,016	193,133	320,987
Charitable activities					
Provision of community centre and projects	4	110,263	508,424	618,687	739,680
Investment income	5	2,162	1,345	3,507	3,046
Other	6	2,366	-	2,366	736
		<u>180,908</u>	<u>636,785</u>	<u>817,693</u>	<u>1,064,449</u>
TOTAL INCOME					
EXPENDITURE ON:					
Charitable activities					
Provision of community centre and projects	7	253,181	644,174	897,355	802,432
		<u>(72,273)</u>	<u>(7,389)</u>	<u>(79,662)</u>	<u>262,017</u>
NET INCOME					
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
Transfers between funds	20	46,427	(46,427)	-	-
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
Other recognised gains/(losses)					
Gains on revaluation of fixed assets	18	-	-	-	-
		<u>(25,846)</u>	<u>(53,816)</u>	<u>(79,662)</u>	<u>262,017</u>
Net movement in funds for the year					
RECONCILIATION OF FUNDS					
Total funds brought forward:					
Charitable activity funds	20	361,511	394,017	755,528	493,511
Valuation of property	18	3,000,000	-	3,000,000	3,000,000
		<u>3,335,665</u>	<u>340,201</u>	<u>3,675,866</u>	<u>3,755,528</u>
TOTAL FUNDS CARRIED FORWARD					

CONTINUING OPERATIONS

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

The notes form part of these financial statements.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

BALANCE SHEET
AS AT 31ST MARCH 2022

	Notes	£	2022 £	2021 £
FIXED ASSETS				
Tangible assets	13		3,024,614	3,022,893
CURRENT ASSETS				
Debtors	14	14,380		6,322
Cash at bank & in hand		701,469		856,647
			<u>715,849</u>	<u>862,969</u>
CREDITORS: Amounts falling due within one year	15	(64,597)		(130,334)
NET CURRENT ASSETS			<u>651,252</u>	<u>732,635</u>
NET ASSETS			<u><u>3,675,866</u></u>	<u><u>3,755,528</u></u>
RESERVES				
Unrestricted funds	17		335,665	361,511
Restricted funds	17		340,201	394,017
Revaluation reserve	18		3,000,000	3,000,000
NET ASSETS			<u><u>3,675,866</u></u>	<u><u>3,755,528</u></u>
FUNDS	20			
Unrestricted funds			335,665	361,511
Restricted funds:				
Love to Learn Project			188,508	208,178
Department for Transport – Minibus			-	9,728
Chief Executive’s Salary Fund			-	7,425
KLS Lift and Building Fund			52,198	74,198
Elders Project			33,744	31,564
ESOL Project			63,260	59,793
Women’s Health Project			2,385	2,385
Corona Virus Angels			-	533
Battersea Volunteer Project			106	213
			<u>340,201</u>	<u>394,017</u>
TOTAL FUNDS			<u><u>675,866</u></u>	<u><u>755,528</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 2022.

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 14th September 2022 and were signed on its behalf by:

Ben Thomas
Chair of Trustees

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST MARCH 2022**

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Cash generated from operations	1	(131,767)	236,029
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		(131,767)	236,029
		<hr/> <hr/>	<hr/> <hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(26,277)	(11,648)
Sale of tangible fixed assets		500	-
Interest received		2,366	3,046
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		(23,411)	(8,602)
		<hr/> <hr/>	<hr/> <hr/>
Change in cash and cash equivalents in the reporting period		(155,178)	227,427
Cash and cash equivalents at the beginning of the reporting period		856,647	629,220
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		701,469	856,647
		<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

	2022	2021
	£	£
Net income for the reporting period (as per the statement of financial activities)	(79,662)	262,017
Adjustments for:		
Depreciation charges	24,370	15,705
Profit on disposal of fixed assets	(314)	-
Interest received	(2,366)	(3,046)
(Increase)/Decrease in debtors	(8,058)	30,323
(Decrease)/Increase in creditors	(65,737)	(68,970)
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	(131,767)	236,029
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022	2021
	£	£
Cash in hand	926	1,034
Cash at bank	700,543	855,613
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	701,469	856,647
	<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 31st March 2012. A policy of regular revaluation has since been adopted. Hence, a valuation was carried out on 19th June 2018 by estate agents Bairstow Eves, where the property was revalued at £3,000,000.

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

Taxation

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

Fund Accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Grants and donations made to the Love to Learn Project, the Elders Project, the ESOL Project, the Chief Executive Post, 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 1st January 2017 for eligible staff. Contributions to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

3. DONATIONS AND LEGACIES

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	66,117	127,016	193,133	320,987
	<u>66,117</u>	<u>127,016</u>	<u>193,133</u>	<u>320,987</u>

4. INCOME FROM CHARITABLE ACTIVITIES

Provision of community centre and community projects

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Grants receivable	20,140	473,424	493,564	640,012
Rental and room hire income	78,219	-	78,219	45,297
Alliance Contribution	4,900	35,000	39,900	23,018
Job Retention Scheme Grant	7,004	-	7,004	31,353
	<u>110,263</u>	<u>508,424</u>	<u>618,687</u>	<u>739,680</u>

5. INVESTMENT INCOME

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Deposit account interest	2,366	-	2,366	3,046
	<u>2,366</u>	<u>-</u>	<u>2,366</u>	<u>3,046</u>

6. OTHER INCOME

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Sundry income	2,162	1,345	3,507	736
	<u>2,162</u>	<u>1,345</u>	<u>3,507</u>	<u>736</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Project costs	11,538	53,287	64,825	94,082
Salaries and staff costs	-	471,296	471,296	437,650
Staff training	2,687	3,790	6,477	4,570
Telephone and internet	4,873	5,971	10,844	7,581
Computer and IT costs	17,235	5,474	22,709	-
Postage, printing and stationery	5,832	1,896	7,728	12,242
Repairs maintenance and renewals	27,776	22,000	49,776	35,483
Light and heat	10,341	-	10,341	10,294
Water and general rates	1,508	-	1,508	(1,012)
Insurance	6,465	-	6,465	7,218
Depreciation and loss on disposal	7,135	16,920	24,055	15,704
Support costs (note 8)	151,791	63,540	215,331	176,620
Governance costs (note 9)	6,000	-	6,000	6,000
	<u>253,181</u>	<u>644,174</u>	<u>897,355</u>	<u>802,432</u>

8. SUPPORT COSTS

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Salaries and staff costs	145,832	63,540	209,372	154,681
Professional fees	3,307	-	3,307	6,603
Marketing, database and website	370	-	370	8,700
Subscriptions	1,904	-	1,904	2,561
Sundry	282	-	282	-
Bank charges	96	-	96	75
	<u>151,791</u>	<u>63,540</u>	<u>215,331</u>	<u>172,620</u>

9. GOVERNANCE COSTS

	2022	2022	2022	2021
	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 (2021: nil).

No Trustee received payment for professional or other services during the year (2021: nil).

NOTES TO THE FINANCIAL STATEMENTS

(continued)

11. STAFF COSTS

	2022	2021
	£	£
Wages and Salaries	606,713	532,047
Social Security	46,124	36,660
Pension	27,831	23,624
	<u>680,668</u>	<u>592,331</u>

No employees received emoluments in excess of £60,000 per annum (2021: nil).

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

	2022	2021
	£	£
Charitable activities	26	26
Central Team	6	6
	<u>32</u>	<u>32</u>

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	148,094	172,893	320,987
Charitable activities:			
Provision of community centre and community projects	139,896	599,784	739,680
Investments	3,046	-	3,046
Other	736	-	736
	<u>291,772</u>	<u>772,677</u>	<u>1,064,449</u>
EXPENDITURE ON			
Charitable activities:			
Provision of community centre and community projects	190,685	611,747	802,432
	<u>190,685</u>	<u>611,747</u>	<u>802,432</u>

NOTES TO THE FINANCIAL STATEMENTS

(continued)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

(cont.)

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	101,087	160,930	262,017
Transfers between funds	76,625	(76,625)	-
Net movement in funds	177,712	84,305	262,017
Other gains/losses			
Gains on revaluation of property	-	-	-
Net movement in funds	177,712	84,305	262,017
RECONCILIATION OF FUNDS			
Total funds brought forward	183,799	309,712	493,511
Valuation of property	3,000,000	-	3,000,000
TOTAL FUNDS CARRIED FORWARD	3,361,511	394,017	3,755,528

13. TANGIBLE FIXED ASSETS

	Freehold Property £	Furniture & Equip. £	Minibus £	Total £
<u>Cost or Valuation</u>				
At 1 st April 2021	3,000,000	22,118	48,640	3,070,758
Additions	-	26,277	-	26,277
Disposals	-	(279)	-	(279)
As at 31 st March 2022	3,000,000	48,116	48,640	3,096,756
<u>Depreciation</u>				
At 1 st April 2021	-	8,953	38,912	47,865
Charge for the year	-	14,642	9,728	24,370
Eliminated on disposal	-	(93)	-	(93)
At 31 st March 2022	-	23,502	48,640	72,142
<u>Net book value</u>				
At 31 st March 2022	3,000,000	24,614	-	3,024,614
At 31 st March 2021	3,000,000	13,165	9,728	3,022,893

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

14. DEBTORS	2022	2021
	£	£
Customers	12,082	6,191
Accrued income	554	131
Prepayments	1,744	-
	<u>14,380</u>	<u>6,322</u>

15. CREDITORS	2022	2021
	£	£
Suppliers	4,721	2,960
Other creditors	8,200	14,679
Social Security and other taxes	13,863	-
Deferred income (Note 16)	30,417	103,342
Accrued expenditure	7,396	9,353
	<u>64,597</u>	<u>130,334</u>

16. DEFERRED INCOME	2022	2021
	£	£
Room hire	2,917	-
Edward Gostling Foundation	-	25,000
Feathers Association	-	5,000
Garfield Weston Foundation	15,000	-
Mercers Company	12,500	12,500
MO Mark	-	2,152
Peter Stebbing Memorial	-	5,000
Sobell Foundation	-	23,833
Wandsworth Council – Parkinsons Disease Project	-	2,400
Wandsworth Council – Digital Tech Up	-	24,977
Wandsworth Youth Ambassadors	-	2,480
	<u>30,417</u>	<u>103,342</u>

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

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
Fixed assets	13,114	11,500	24,614	22,893
Current assets	351,448	364,401	715,849	862,969
Current liabilities	(28,897)	(35,700)	(64,597)	(130,334)
	<u>335,665</u>	<u>340,201</u>	<u>675,866</u>	<u>755,528</u>

18. REVALUATION RESERVE

	2022 £	2021 £
Balance at 1 st 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 31st March 2012 of the Freehold Property owned by Katherine Low Settlement Limited to bring it into the accounts.

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

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

20. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	361,511	(72,273)	46,427	335,665
Restricted funds				
Love to Learn Project	208,178	21,024	(40,694)	188,508
Department for Transport – Minibus	9,728	(9,728)	-	-
Chief Executive’s Salary Fund	7,425	(53,540)	46,115	-
KLS Lift and Building Fund	74,198	(22,000)	-	52,198
Elders Project	31,564	31,292	(29,112)	33,744
ESOL Project	59,793	21,486	(18,019)	63,260
Women’s Health Project	2,385	-	-	2,385
Corona Virus Angels	533	(1,014)	481	-
Battersea Volunteer Project	213	5,091	(5,198)	106
	<u>394,017</u>	<u>(7,389)</u>	<u>(46,427)</u>	<u>340,201</u>
TOTAL FUNDS	<u>755,528</u>	<u>(79,662)</u>	<u>-</u>	<u>675,866</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	180,908	(253,181)	(72,273)
Restricted funds			
Love to Learn Project	262,049	(241,025)	21,034
Department for Transport – Minibus	-	(9,728)	(9,728)
Chief Executive’s Salary Fund (see note below)	10,000	(63,540)	(53,540)
KLS Lift and Building Fund	-	(22,000)	(22,000)
Elders Project	197,795	(166,503)	31,292
ESOL Project	121,442	(99,956)	21,486
Women’s Health Project	-	-	-
Corona Virus Angels	1,750	(2,764)	(1,014)
Battersea Volunteer Project	43,749	(38,658)	5,091
	<u>636,785</u>	<u>(644,174)</u>	<u>(7,389)</u>
TOTAL FUNDS	<u>817,693</u>	<u>(897,355)</u>	<u>(79,662)</u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

Comparatives for movement in funds	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General fund	183,799	101,087	76,625	361,511
Restricted funds				
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>
TOTAL FUNDS	<u><u>493,511</u></u>	<u><u>262,017</u></u>	<u><u>-</u></u>	<u><u>755,528</u></u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	291,772	(190,685)	101,087
Restricted funds			
Love to Learn Project	337,042	(264,780)	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>
TOTAL FUNDS	<u><u>1,064,449</u></u>	<u><u>(802,432)</u></u>	<u><u>262,017</u></u>

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

NOTES TO THE FINANCIAL STATEMENTS

(continued)

<u>Chief Executive's Salary Fund</u>	2022	2021
	£	£
Reserves at 1 st April	7,425	-
Grants and donations:		
Battersea Power Station Foundation	-	19,443
The Rank Foundation	-	20,000
Big Local SW11 – The Alliance Partnership	10,000	10,000
Topinambour Trust	-	5,000
Lottery Covid fund – contribution from Elders fund	-	5,821
Rank foundation – contribution from Elders fund	-	1,940
Battersea Volunteer Project contribution	-	2,763
	<hr/>	<hr/>
	17,425	64,967
Less: Expended during the year	(63,540)	(57,542)
Add: Trf from unrestricted funds	46,115	-
	<hr/>	<hr/>
Fund Balance at 31 st March	-	7,425
	<hr/> <hr/>	<hr/> <hr/>

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – LOVE TO LEARN PROJECT

	2022 £	2021 £
Incoming Resources:		
Grants	128,471	197,666
Donations	133,579	139,376
	<hr/>	<hr/>
	262,050	337,042
Resources Expended		
Direct expenditure:		
Project costs and sessional teachers	23,654	34,296
Salaries and staff costs	203,595	200,315
Staff training and recruitment costs	2,384	2,351
Travel	412	2,576
Repairs and cleaning	-	-
	<hr/>	<hr/>
	(230,045)	(239,538)
Administrative costs:		
Telephone and IT	7,856	4,344
Printing, postage and stationery	79	87
Subscriptions	58	1,210
Depreciation	2,988	1,601
	<hr/>	<hr/>
	(10,981)	(7,242)
SURPLUS/(DEFICIT) FOR THE YEAR	<hr/> <hr/>	<hr/> <hr/>
	21,024	90,262
 <u>Movement in funds:</u>		
Fund Balance at 1st April	208,178	148,485
Surplus for the year	21,024	90,262
Rent and management charge contribution to KLS	(40,694)	(30,569)
	<hr/>	<hr/>
Fund Balance at 31st March	<hr/> <hr/>	<hr/> <hr/>
	188,508	208,178
 <u>Note 1 - Grants</u>		
Anon Donor	-	21,912
BBC Children in Need	26,648	43,739
Battersea Summer Scheme	-	400
Feathers Association	5,000	-
Garfield Weston Foundation	15,000	20,000
Mo Mark	7,886	717
Sir Walter St John's Educational Charity	36,136	36,136

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

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

**RESTRICTED FUND – LOVE TO LEARN PROJECT
 (continued)**

	2022	2021
	£	£
<u>Note 1 - Grants (cont.)</u>		
The Angus Lawson Memorial Trust	4,350	-
The Henry Smith Charity	-	57,800
The John Coates Charitable Trust	5,000	-
The John Murray Charitable Trust	-	10,000
The Tobacco Pipe Makers & Trade	-	5,000
Wandsworth Council	3,145	1,962
WBC HAF Summer Funding	22,826	-
Wandsworth Youth Ambassadors	2,480	-
	<hr/>	<hr/>
	128,471	197,666

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

KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – ELDERS PROJECT

	2022 £	2021 £
Incoming Resources:		
Grants	185,038	187,078
Donations	11,410	15,604
Sundry income	1,347	-
	<hr/>	<hr/>
	197,795	202,682
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	18,241	15,118
Salaries and staff costs	140,195	121,051
Training and recruitment costs	388	70
Travel and vehicle hire	4,646	565
	<hr/>	<hr/>
	(163,470)	(136,804)
Administrative costs:		
Telephone and IT	2,059	2,043
Post, stationery and marketing	819	574
Subscriptions	45	-
Depreciation	110	109
	<hr/>	<hr/>
	(3,033)	(2,726)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	31,292	63,152
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	31,564	-
Surplus for the year	31,292	63,152
Rent and management charge contribution to KLS	(29,112)	(23,827)
CEO salary contribution	-	(7,761)
	<hr/>	<hr/>
Fund Balance at 31st March	33,744	31,564
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 – Grants</u>		
Catalyst Clears	3,500	-
Edward Gostling Foundation	25,000	25,000
London & Quadrant Foundation	5,000	-
National Lottery Community Fund	-	65,948
Peter Stebbing Memorial	5,000	-
Sobell Foundation	23,833	2,167
Schroders Charitable Trust	-	4,000

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

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – ELDERS PROJECT

continued

Note 1 – Grants (Cont.)

The Mercers' Company	25,000	12,500
The Rank Foundation	-	23,923
Wandsworth Council - Age Well Service	49,850	49,890
Wandsworth Council – Contact Club	500	350
Wandsworth Council	858	800
Wandsworth CCG	-	2,500
Wandsworth Council – Parkinsons Disease Project	2,400	-
Wandsworth Council – Digital Tech Up	24,977	-
Wandsworth Council – Falls Prevention	18,120	-
WG Edwards Charitable Trust	1,000	-
	<hr/>	<hr/>
	185,038	187,078

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KATHERINE LOW SETTLEMENT LIMITED
ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – ESOL PROJECT

	2022 £	2021 £
Incoming Resources:		
Grants	121,442	132,756
Donations	-	9,750
	<hr/>	<hr/>
	121,442	142,506
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	2,717	11,729
Salaries and staff costs	89,826	92,540
Staff training and recruitment costs	1,018	187
Travel	505	-
	<hr/>	<hr/>
	(94,066)	(104,456)
Administrative costs:		
Telephone	1,124	753
Post, stationery and marketing	778	456
Subscriptions	-	1,407
Depreciation	3,988	2,596
	<hr/>	<hr/>
	(5,890)	(5,212)
	<hr/>	<hr/>
SURPLUS/(DEFICIT) FOR THE YEAR	21,486	32,838
	<hr/> <hr/>	<hr/> <hr/>
<u>Movement in funds:</u>		
Fund Balance at 1st April	59,793	46,213
Surplus for the year	21,486	32,838
Rent and management charge contribution to KLS	(18,019)	(19,258)
	<hr/>	<hr/>
Fund Balance at 31st March	63,260	59,793
	<hr/> <hr/>	<hr/> <hr/>
<u>Note 1 - Grants</u>		
Big Lottery Fund	108,123	108,123
South Thames College	-	600
Wandsworth Council – Lifelong Learning Dept	13,319	23,533
	<hr/>	<hr/>
	121,442	132,756

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

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – KLS LIFT AND BUILDING FUND

	2022 £	2021 £
Incoming Resources:		
Donation	-	-
	-----	-----
	-	-
Resources Expended:		
Direct expenditure:		
Repairs and maintenance	22,000	-
Professional fees	-	21,360
	-----	-----
	-	-
 SURPLUS/(DEFICIT) FOR THE YEAR	 (22,000)	 (21,360)
	=====	=====
 <u>Movement in funds:</u>		
Fund Balance at 1st April	74,198	95,558
(Deficit) for the year	(22,000)	(21,360)
	-----	-----
Fund Balance at 31st March	52,198	74,198
	=====	=====
 <u>Note 1 – Grants and donations</u>		
	-	-
	-----	-----
	-	-

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KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – WOMEN’S MENTAL HEALTH

	2022 £	2021 £
Incoming Resources:		
Grants	-	5,759
	-----	-----
	-	5,759
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	-	633
Salaries and staff costs	-	2,251
Training course	-	-
	-----	-----
	-	(2,884)
 SURPLUS/(DEFICIT) FOR THE YEAR	 -	 2,875
	=====	=====
 <u>Movement in funds:</u>		
Fund Balance at 1st April	2,385	-
Surplus for the year	-	2,875
Rent and management charge contribution to KLS	-	(490)
	-----	-----
Fund Balance at 31st March	2,385	2,385
	=====	=====
 <u>Note 1 – Grants</u>		
MoMark CIO	-	5,759
	-----	-----
	-	5,759

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KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – CORONA VIRUS ANGELS (partner project)

	2022 £	2021 £
Incoming Resources:		
Donations	1,750	3,162
	<hr/>	<hr/>
	1,750	3,162
Resources Expended:		
Direct expenditure:		
Project costs and events	2,764	1,869
Training course	-	171
IT and telephone	-	207
	<hr/>	<hr/>
	(2,674)	(2,247)
 SURPLUS/(DEFICIT) FOR THE YEAR	 (1,014)	 915
	<hr/> <hr/>	<hr/> <hr/>
 <u>Movement in funds:</u>		
Fund Balance at 1st April	533	-
(Deficit)/Surplus for the year	(1,014)	915
Rent and management charge contribution to KLS	(19)	(382)
Trf from unrestricted fund	500	-
	<hr/>	<hr/>
Fund Balance at 31st March	-	533
	<hr/> <hr/>	<hr/> <hr/>

Nb/ project closed September 2021

KATHERINE LOW SETTLEMENT LIMITED
 ANNUAL REPORT AND ACCOUNTS OF THE TRUSTEES
 FOR THE YEAR ENDED 31ST MARCH 2022

RESTRICTED FUND – Battersea Volunteer Project

	2022 £	2021 £
Incoming Resources:		
Grants	18,750	12,500
SW11 Alliance contribution	25,000	14,583
	<hr/>	<hr/>
	43,750	27,083
Resources Expended:		
Direct expenditure:		
Project costs and sessional teachers	247	174
Salaries and staff costs	37,680	21,494
Post and stationery	220	234
Telephone	406	-
Depreciation	106	106
	<hr/>	<hr/>
	(38,659)	(22,008)
 SURPLUS/(DEFICIT) FOR THE YEAR	 <hr/> <hr/>	 <hr/> <hr/>
	5,091	5,075
 <u>Movement in funds:</u>		
Fund Balance at 1st April	213	-
Surplus for the year	5,091	5,075
Rent and management charge contribution to KLS	(5,198)	(2,099)
CEO salary costs	-	(2,763)
	<hr/>	<hr/>
Fund Balance at 31st March	106	213
	<hr/> <hr/>	<hr/> <hr/>
 <u>Note 1 – Grants</u>		
Providence House (on behalf of Big Local SW11)	18,750	12,500
	<hr/>	<hr/>
	18,750	5,759

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