

Towards a future without domestic abuse

Together, we're leading the way
Annual report and financial statements
Year ended 31 March 2025

Charity number: 277424 | Company number: 1412276 | Regulator of Social Housing number: 4730



For women and children.
Against domestic violence.



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Throughout this report all names have been changed to protect survivors’ identities, as indicated by an asterisk*.

Looking back

This year, violence and abuse against women and girls has been highly visible – in headlines, public debate and popular culture. Dramas like Adolescence brought online misogyny into the spotlight, while a series of devastating homicides reminded us of what’s at stake. At the same time, the cost of living and housing crisis left many women trapped with abusers, unable to leave safely. Survivors are navigating not only trauma, but a lack of safe options – particularly those from marginalised communities who often face the greatest barriers to getting help. And this is all while support services across the sector face short-term funding cycles and rising costs. These pressures are shaping the world survivors live in and underlining why our work matters now more than ever.

We’ve seen how those tensions show up in our services. Demand continues, while funding remains stretched. The survivors we support are facing increasingly complex forms of abuse – including sustained control even after leaving, often enabled by technology. This is all made worse by the fact that women don’t always get the help they need until they reach crisis point. As services across housing, health and justice are feeling the squeeze, women are left to navigate trauma alone – and with fewer safe options. The systems they turn to for help are too often slow, fragmented, or harmful in themselves, leaving survivors isolated, retraumatised and with their safety compromised. This is exacerbated even further for disabled survivors, those facing poverty or those with insecure immigration status.

Yet even in the toughest circumstances, our resolve has held firm. Across every part of Refuge, our teams have continued to show up for women and children, responding with strength, compassion and care. Despite all they have to navigate, we’ve seen the many ways survivors move forward with the support of those who stand beside them. Even with the escalating scale of the challenges, our services have remained open, effective and trusted. For us, that’s a source of deep pride, and an undeniable reflection of what we stand for.

Looking ahead

Refuge is entering a new phase. With permanent leadership now in place, including our new Chief Executive, Gemma Sherrington, we’re looking to the future with renewed focus and ambition. In her first weeks, Gemma travelled across the country to experience the breadth of our services, meeting survivors and staff – and witnessing the unique energy, commitment and drive that fuels this organisation. That experience has deepened our understanding of the day-to-day realities that survivors face and strengthened our resolve to push for the change they need.

We are building on firm foundations. In the year ahead, we’ll continue to grow a culture that is inclusive, empowering and survivor centred. We’ll focus our efforts where they’re most needed – from expanding access and deepening support for children, to shoring up our National Domestic Abuse Helpline and scaling up work on tech and economic abuse.

We know there is still significant unmet need for specialist domestic abuse services and that our support can be truly life-changing for those who access it. The time for change is now. And with the backing of our partners, funders and allies, we won’t stop until every woman and child has the safety they deserve.



Message from our Chair and Chief Executive

Resilience in a year of challenge and change

This past year has brought extraordinary challenges. Like many frontline organisations, we’ve faced rising costs, growing pressure, and a commissioning environment where expectations increase as funding falls. As the Chair and Chief Executive of Refuge, we’ve had to help navigate some difficult decisions, balancing urgent need with financial sustainability.

Our services are under increasing strain, driven by cost-of-living pressures and the growing complexity of domestic abuse cases. A 2024 report from the National Police Chiefs’ Council (NPCC) described the sheer prevalence of violence against women and girls as a ‘national emergency’ of ‘epidemic’ proportions. It also recognised the growing threat of technology-facilitated abuse – something we know makes abuse more insidious, more sustained, and harder to escape. On top of all this, the systems around survivors – housing, policing and family courts – often fall short of what survivors need, lacking in coordination, urgency and the trauma-informed care that should be standard.

Despite all this, Refuge has kept going. In the face of huge pressure, our people have shown incredible resilience, purpose and determination. Day in and day out, we both have the privilege of witnessing the dedication that runs through this organisation. It’s more than just a passion – it’s a fire. Thanks to this, we’ve been able to continue supporting thousands

of women and children – and the feedback we receive from survivors tells us that our support is helping them take steps towards safety, stability and hope. At a time when so many are feeling trapped or unheard, our services are a lifeline – and we know we’ve never been more needed.

Powerful work, lasting impact

We’re proud that satisfaction in our services among survivors remains high. But we both feel that sometimes, the most powerful moments are the quietest ones – like the mum we met in one of our refuge homes slowly rebuilding her life and retraining as a teaching assistant. That’s the impact of our work – creating safety and stability so women can reclaim their confidence, their identity, and their future.

We’re also proud of the many things we’ve achieved as an organisation this year. The *Brick by Brick* campaign, launched in partnership with The Independent and Persimmon Homes, helped us secure two new homes that will be safe havens for families for years to come. The launch of our *No Red Flag is Too Small* campaign on International Women’s Day was a ground-breaking event that helped shape the conversation around abusive behaviour.

Our influencing work continued to keep domestic abuse front and centre on the political agenda – something we felt was particularly important in a year that saw a change of government. After July’s general election, we responded quickly by publishing a manifesto in the form of a ‘Dear Prime Minister’ letter, asking the new Government to do more to eradicate

domestic abuse. This was signed by more than 17,000 people, and we delivered it to 10 Downing Street in October.

Behind the scenes, our expert teams have continued to lead pioneering work on tech and economic abuse, supported new approaches for children in refuges, and played a central role in shaping the Online Safety Act. These efforts are not just about systems change – they’re about removing barriers, shifting culture, and improving day-to-day realities for the women and children we support.

To our staff, volunteers, Ambassadors, Champions, partners, grassroots organisations, fundraisers, supporters and allies, and to survivors – thank you. Your commitment helps make this progress possible. You are part of the change, alongside our colleagues across the wider violence against women and girls sector, working together for collective impact. We’d also like to thank our Interim CEO, Abigail Ampofo, for her sterling leadership during this period – guiding Refuge with clarity, compassion and unwavering commitment to survivors.

Looking ahead with purpose and hope

We know it’s a challenging time for the women and children we support. Cost of living pressures, housing shortages and systemic inequalities continue to threaten their safety and independence, making it harder than ever to leave. In the face of these realities, we remain steadfast in our mission to keep survivors safe and help them move forwards, free from fear.

Across the organisation, there’s a powerful momentum building – a shared determination to reach more survivors, break down more barriers, and build more services that meet the demand. We know we can’t do it on our own, so we’re proud to work alongside our partners and supporters to build a society where no woman or child has to face abuse alone.

Domestic abuse can and must be challenged. With care, courage and collaboration, we can create a world that no longer tolerates it – and where every survivor has the support they need.

Thank you for standing with us.



“Domestic abuse is not a women’s problem, it’s a whole society problem. Now, more than ever before, Refuge has an opportunity to be at the vanguard of driving that societal change and getting ever closer to the point where society will not tolerate violence against women and girls.”

Hetti Barkworth-Nanton, Chair



“The stats around domestic abuse are horrific – but it does not need to be this way. We do not need to accept domestic abuse as a given. I’m really keen to shift the dial on public awareness and attitudes during my tenure.”

Gemma Sherrington, Chief Executive

Why we're here



Why we're here

Our vision

Refuge is committed to a world where domestic abuse and violence against women and girls is not tolerated and where women and children can live in safety.

Refuge believes that domestic abuse and violence against women and girls will only end when we create gender equality.



Our mission

We aim to empower women and children to rebuild their lives, free from abuse and fear.

We provide a range of life-saving and life-changing services. We put survivors and their experiences at the heart of our work and help amplify their voices.

Esther's story*

Trigger warning: this survivor testimony contains detailed descriptions of physical and sexual abuse.

"I first realised that I had to leave when I was beaten severely, and my head was split open.

At this point I wasn't involved with any services, although I had regular contact with police due to the domestic abuse. I was also held hostage in our flat for a week. I was beaten, sexually abused, fed drugs and wasn't allowed to wash or use the bathroom.

I escaped to my mum's, and he went to court, then prison. I went back to him shortly after as I believed he would change. Then, in another incident, my throat and back were stamped on, and I was hospitalised.

Eventually, I escaped. As he went in a shop I literally ran for my life. People were stopping me and asking me if I needed help as I was covered in blood. I did not know what I looked like.

A lady from Refuge was allocated to me. She helped me through the court process, came with me while I gave evidence, and helped make a report that enabled me to eventually get safe housing.

The first time I felt free was when I turned up at a refuge. I arrived, walked into the room that I was allocated, and I broke down and said to the worker, 'Is this all for me?'

It was a little self-contained room with everything I needed. I felt such relief that I nearly collapsed.

I appreciate waking up without fear. I thank God every morning for that. I now see my family often – I was estranged and isolated from them for years. I appreciate that I get to make my own decisions and wear what I wish. I appreciate that

I have control of my finances. I appreciate that I get to be ME with no judgement and that I can be loved, as for years I was told no one would love me. I appreciate that I'm sitting here in my little flat, which is my safe place, looking out the window and seeing the sun and trees and that I'll shortly be heading out to go to a job that I love. I appreciate that I was given a chance to have a life that I love.

Refuge supported me through the court case against my ex-partner and gave me the courage to speak up. The support I have had has been amazing. I have gone on to thrive and live an independent, fulfilling life that would not have been possible without their support and guidance. I was given the tools to be able to leave with a confidence I never thought I would have again."

"The first time I felt free was when I turned up at a refuge. I arrived, walked into the room that I was allocated, and I broke down and said to the worker, 'Is this all for me?'"

Esther*



*All names have been changed to protect survivors' identities.

Our impact



2024/2025 at a glance

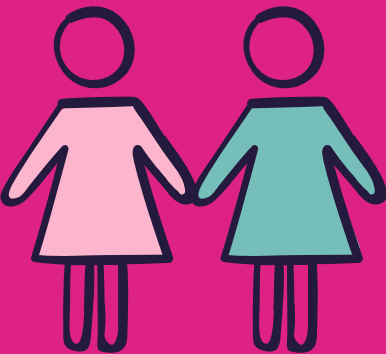
Over the past year, Refuge has supported thousands of women and children through our vital services. Every statistic tells a story – of safety found, strength rediscovered, and lives beginning again. Here are some of them:



Our National Domestic Abuse Helpline was a lifeline. It supported people

43,153 times

via phone, Live Chat and our British Sign Language interpretation and live translation services, helping survivors take their first steps to safety.



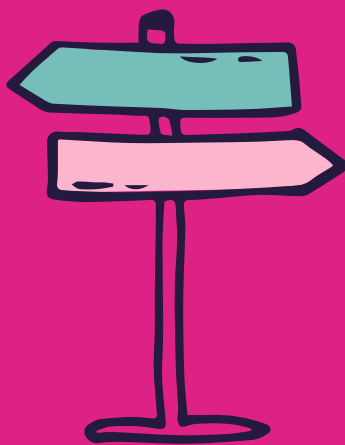
We supported

23,809 people

through our local services, meeting survivors where they were and helping them to move forwards:

1,424

through our refuge accommodation



22,385

through community-based support services.



We provided safe, life-changing accommodation in

319 units within

65 refuges

across **19** local authorities. Each offered shelter, care and a path to freedom.



Behind every case was a complex story of abuse. Many adults accessing our local services faced multiple and overlapping challenges:

74%

subjected to psychological violence

53%

subjected to physical abuse

34%

subjected to economic abuse

30%

subjected to technology-facilitated abuse

22%

subjected to sexual violence

18%

experienced mental health difficulties

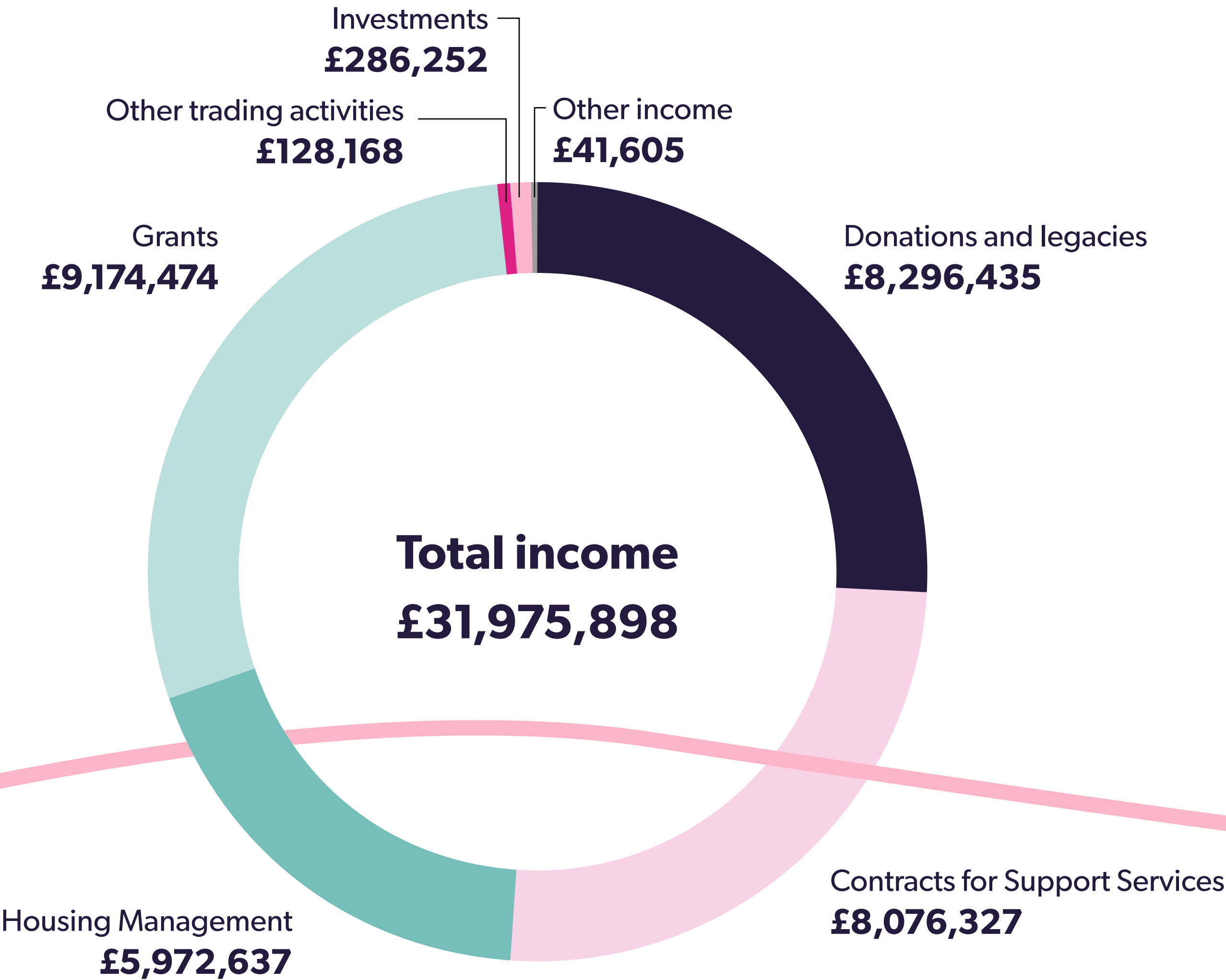
50%

of those supported through our local services (11,996) were dependent children

While we've achieved a lot, there is still unmet demand. We believe that, together, we can be there for every survivor who needs us.

Income and expenditure summary

Between April 2024 and end March 2025 our income was £31.9M and our expenditure was £30.1M. This is broken down as follows:



What we delivered



Priority 1

**Provide emergency
specialist accommodation,
community-based and
specialist support services**



Priority 1

We continued to respond to increasingly complex need by expanding our services, strengthening specialist provision, and creating safer spaces for women and children.

Supporting children and young people

In 2024-25, almost half the residents in our refuges were children. Many of these children have experienced abuse and are often dealing with disrupted routines, instability and uncertainty. In their first few weeks, they typically need time and support to adjust, rebuild trust, and begin to understand what they’ve been through. Helping children to feel safe, heard and supported from the start is essential to breaking the cycle of trauma and laying the foundations for a healthier future. As a result of this, we have continued to strengthen and expand our specialist support for children and young people.

This year, in Warwickshire, we launched our first service dedicated solely to children and young people, led by a new Service Manager focused on improving access and delivering tailored interventions. We secured funding to place Children’s Support Workers (CSWs) in all of our refuges – including, for the first time, in Barking and Dagenham. These workers provide structured one-to-one and group support, lead regular activities, and advocate on behalf of children with schools, healthcare professionals and other services. For some children, this is the first time they’ve had a trusted adult to talk to about their experiences – and that support can change everything.

We also began rolling out a new therapeutic programme across our refuges, developed in partnership with the UK Trauma Council and generously funded by The Dahan Family Foundation. This six-to-eight-week intervention is designed to help children understand and process their experiences and begin to heal. The programme has been shaped by the voices of children and draws on trauma-informed practice to meet individual needs. We’ve already seen the difference it can make – helping children feel calmer, safer and more able to express themselves.



Underpinning this, we continued to build the foundations for long-term change. Refuge has supported children since 1971, but in recent years we’ve formalised our approach, tested new models, and strengthened the evidence base for our work. Over the past year, we have been developing our first dedicated Children and Young People’s Strategy, which will be published in 2026. This work is part of our wider ambition to ensure every child affected by domestic abuse gets the specialist support they need to recover, thrive, and build positive relationships in the future.

Improving access through specialist support

All too often, deaf survivors are turned away from refuges because the appropriate safety measures are not in place. This year, we were able to upgrade the fire alarm system in a refuge to ensure that deaf residents can live there safely – the new system includes flashing alarms and vibrating pillows. We are planning to continue to expand the number of units accessible to deaf residents in the future.

Our pan-London service partnered with Galop, meaning survivors who identify as LGBTQI+ now have access to specialist support. These changes are about ensuring every survivor can access safety and support that reflects who they are.

We entered the second year of our dispersed accommodation pilot, providing tailored homes and specialist support for survivors who may struggle to access traditional communal refuges, for example those with large families, disabilities, or much-loved family pets. For many women, this has meant the difference between staying in danger or reaching safety on their own terms.

In partnership with Warwickshire County Council, we refurbished a property to make it fully accessible for disabled women. We also created a sensory room for children with therapeutic and neurodivergent needs – a first for Refuge nationally. We are immensely proud of this development, which marks an important step towards providing inclusive refuge spaces that support children with diverse sensory



Our refurbished sensory room in a dispersed accommodation property, for children with neurodivergent and therapeutic needs.

requirements. The room provides a dedicated space where resident children can feel safe and connected to their new environment. It helps families settle into the refuge in a gentle, child-centred way. Spaces like this are vital for helping children feel calm and grounded during an otherwise turbulent time.

In Lewisham, we launched a new referral pathway to immigration advice, helping 47 women understand their rights and plan for their futures. In Kingston, we secured funding for an additional Independent Domestic Violence Advocate based within community mental health services. This doubled referrals and improved support for an often-underserved group. Specialist services like these are the key to unlocking long-term safety and independence – especially for women facing multiple layers of disadvantage.



Upgrading refuge accommodation

We're committed to creating safe, supportive spaces where survivors and their children can begin to heal, and this year we've made some important improvements to the accommodation we offer. In one example, women and children in our Hounslow and Hillingdon accommodation are now benefiting from brighter, more welcoming communal spaces that have been redesigned with their input to feel safer and more person centred. For survivors arriving after immense upheaval, these warm, thoughtful environments offer a sense of dignity and calm. These improvements were only possible thanks to dedicated funding.

We also built a new partnership with Solace Women's Aid to improve access to therapeutic support. As a result, survivors can now be referred for counselling within three weeks and can continue therapy even after leaving a refuge, providing continuity during a period of transition.

Introducing new services

Housing is an issue for many survivors of domestic abuse. In Hertfordshire, we launched our first housing advocacy service, supporting survivors who face multiple barriers to find safe and secure accommodation. This has been particularly impactful for those with no recourse to public funds, or specific needs that require a holistic approach. They now have an advocate helping them secure safe housing, reducing the risk of homelessness, and providing the stability needed to rebuild their lives.

In Lambeth, we relaunched the Gaia Centre with Lambeth Council, a one-stop shop that supports survivors through outreach programmes, independent advocacy, legal advice, economic empowerment, and accommodation and housing support. Now operating at greater scale, the expanded service works alongside four partners – AAF, Spires, Respeito and Bede House – to provide joined-up, trauma-informed support for survivors at every stage of their journey. It offers dedicated support to adults as well as children and young people affected by gender-based violence. At a time when specialist services are stretched and need is great, initiatives like this provide a vital lifeline and help more survivors move forward with confidence and dignity.



“Being able to bring my pets means I have a bit of my family with me even though I’ve had to leave the area my family is in because it’s my danger area. It’s made it feel a bit better knowing I have my cats.”

Zoe*

Priority 2

**Deliver high quality
services and set quality
standards for domestic
abuse services**



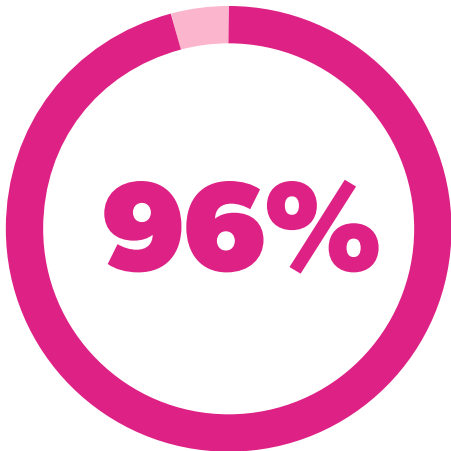
We are committed to providing the best possible services for women and children – and to setting the benchmark for quality across the sector.

Strengthening the National Domestic Abuse Helpline

Our National Domestic Abuse Helpline is a vital lifeline that’s often the first port of call for survivors – and this year we put in place numerous improvements to enhance the service.

We expanded our Volunteer team and, as a result, we now have 52 trained volunteers supporting the helpline across calls and Live Chat. Every one of these volunteers plays a critical role in ensuring that someone is there to listen, respond and guide survivors to safety at the moment they need it most. We also improved functions by adding a new chatbot that provides answers to common questions and directs people to the right support. This helps more survivors access guidance quickly and discreetly, even when they’re not ready or able to speak to someone.

Recognising the unique needs of those who turn to us, we introduced new call pathways for professionals, economic abuse survivors, technology-facilitated abuse survivors and British Sign Language users. We also offer a translation service, helping to ensure the service is accessible to every woman who needs it,



of survivors asked said they definitely had a better understanding of their rights and options at the end of their call to the National Domestic Abuse Helpline.



of professionals asked said they felt better equipped to support the survivor they were working with following a call to the National Domestic Abuse Helpline.

whatever her background, identity or situation. These improvements mean we can respond faster, prioritise more effectively, and remove barriers to safety for those at greatest risk.

We have a dedicated Tech Abuse Lead within the Helpline team to help respond to growing reports of technology-facilitated abuse. This year they supported 91 women whose abusers were using phones, apps and other digital tools to harass, monitor or control them. They also delivered training to the wider Helpline team providing them with the specialist knowledge to offer immediate, expert advice – a vital lifeline in situations where technology is being used to isolate and harm.

In May 2024, we launched a new contact centre platform developed by Genesys which has improved how we manage the service without any disruption to our 24/7 offering. A funding uplift from the Home Office in December allowed us to extend Live Chat hours, meaning the service is now open from 10am to 10pm Monday to Friday, and from 10am to 6pm on weekends. As a result of this, more survivors can now reach us at a time that’s safe for them, including evenings and weekends when other forms of support may not be available.

We were delighted that the vital role of the helpline – and our partnership with Genesys – was recognised through being shortlisted for Best Approach to Supporting Vulnerable Customers at the prestigious European Contact Centre and Customer Service Awards. But most importantly, feedback from survivors and professionals continues to demonstrate its impact with nearly all users saying the service helped them feel more informed, empowered and supported. At a time when domestic abuse remains a national emergency, services like this have never been more essential.



“It’s so beautiful to speak to someone so kind, understanding and knowledgeable. I’m not shaking anymore. It’s like magic.”
Claire*

*All names have been changed to protect survivors’ identities.

Delivering specialist tech and economic abuse services

Last year our expert Technology Facilitated Abuse and Economic Empowerment team supported 577 women facing complex and often hidden forms of abuse, helping them take critical steps towards regaining control, security and independence. They also trained professionals in the police, health and domestic abuse sectors through our accredited packages. We completed a Home Office-funded project delivering training to organisations including Sign Health, Karma Nirvana, Galop, Blind Aid and Stay Safe East, ensuring more survivors can access informed, inclusive support wherever they turn.

We continued gifting tech devices to survivors and their children from smartphones and tablets to security systems. Many survivors suspect their devices may be compromised, so before they are able to escape safely, we can provide burner phones enabling them safe access to their friends and family without fear of being monitored. When people are able to escape, we can provide comprehensive safety checks of their devices as well as new smart phones if necessary, enabling survivors to set up online bank accounts and start to regain autonomy over their lives and finances.

We also grew our podcast series, 'In Conversation With', covering topics such as intimate image-based abuse and romance fraud and translating the content into British Sign Language. Doing this has ensured that more survivors are able to access life-changing knowledge in ways that work for them.

Our tech safety website doubled its traffic, supported by new accessible content and videos. At a time when technology is being weaponised against survivors in increasingly sophisticated ways, this resource is providing vital protection and guidance to thousands.

Our work on economic empowerment continues to be a focus and priority, this year we have added a number of economic roles to the service, funded by The Aviva Foundation and Nationwide Building Society, to support more survivors to regain financial independence. What's more, we strengthened vital partnerships with organisations including Barclays, The Co-operative Bank, and the Mayor's Office for Policing and Crime (MOPAC), to expand access to specialist support.

On top of all this, Refuge was invited to speak at major international events including the UN Conference on Tech-Facilitated Abuse in New York. By amplifying the voices of survivors and sharing our expertise on a global stage, we cemented our role as a global leader in this space and reinforced just how urgently this work is needed.

Launching our first Tech Safety Summit

In September 2024, we hosted our inaugural UK Tech Safety Summit to raise awareness and education around technology-facilitated domestic abuse. The two-day online event, which was sponsored by Bumble, featured over 25 sessions from 55 expert speakers on social media safety, AI, car tracking, economic abuse and more.

This landmark event equipped frontline professionals to recognise red flags, respond safely, and support survivors facing some of the most complex and isolating forms of abuse. It marked a crucial step forward in protecting survivors in an increasingly digital world.



Developing new training for frontline staff

To help address long waiting lists for external training, we developed and launched our own Independent Domestic Violence Advocate (IDVA) programme which, so far, 47 members of staff have completed. It is a major step towards ensuring that more survivors receive timely, expert support from teams who fully understand the dynamics of abuse and how best to respond. This investment means women can access the help they need sooner – support that is consistent and tailored to their individual situation.

Priority 3

**Drive policy change to
ensure sustainability of
domestic abuse services**



Our policy and influencing work is grounded in survivors’ experiences and frontline expertise – pushing for legislation, funding and systems that prevent domestic abuse and enable survivors to get the support they need.

Influencing the future of domestic abuse policy

Domestic abuse impacts millions of women and children each year – it is a national emergency, and it must never fall off the political agenda. Ahead of the 2024 General Election, we took the opportunity to challenge all political parties to put violence against women and girls at the heart of their plans.

Through our *Dear Prime Minister* campaign, we called on every political party to prioritise

tackling domestic abuse. More than 17,000 people signed our open letter – a powerful show of public support – which we delivered to 10 Downing Street 100 days after the new Labour Government took office. Alongside our own manifesto, we also contributed to a joint sector manifesto, ensuring the voices and needs of survivors were front and centre in the policy debate.

The Government’s welcome commitment to halve violence against women and girls is bold and ambitious. We will work together with



survivors and partners and use our powerful collective voice to ensure that this mission leads to real change.

Our *Rotten Apples* campaign called for police officers and staff to be suspended while under investigation for violence against women and girls. It also demanded an overhaul of police vetting. These key asks were accepted by the new Government and work continues to shape the detail ahead of implementation later in 2025. These are crucial changes to rid police forces of dangerous perpetrators and to safeguard survivors.

These efforts are about more than politics – they are about the systems survivors rely on every day. Our wider mission is to make sure survivors of domestic abuse are not left behind in public sector reform – and that the services they turn to are properly funded, trauma-informed and responsive to their needs. We are using our collective voice to push for lasting reform that leads to safety, justice and support because survivors deserve nothing less.

“Although my experience with the police was overall positive, one police officer advised me to come off social media and change my name. Perpetrators need to be the ones to change their actions to keep survivors safe, not the other way round.”
Ivana*

Protecting survivors in a changing justice system

As the Government responds to the prison capacity crisis, we have taken a clear and determined stance to ensure that domestic abuse survivors are not put at further risk. Following direct advocacy from Refuge and our sector partners, perpetrators of domestic abuse have been excluded from early release schemes such as the SDS40. This is a critical safeguard that helps to protect survivors from further trauma, rebuilds trust in the justice system, and prevents reoffending.

We are continuing to push for deeper reform across the criminal justice system so that survivors' needs, safety and experiences are prioritised at every stage. In a system that all too often fails to deliver protection or accountability, this work has never been more urgent. Every survivor deserves to feel safe – not retraumatised – when seeking justice.

Turning laws into lasting change

Following our highly successful campaign to secure changes to the Online Safety Act, which passed in 2023, our focus has now shifted to implementation. This year, we've worked to ensure the law delivers the protection survivors need and deserve. Our Policy team, along with our Survivor Panel and Tech Abuse team, worked closely with Ofcom to ensure its violence against women and girls' guidance is as robust as possible.

These efforts are helping shape a safer online world – one where platforms are held accountable for abuse and survivors are no longer left to navigate digital spaces alone. This is an important and long overdue step forward for regulation of the tech sector – and it has been made possible by Refuge's persistence, expertise and survivor-led approach.

Strengthening relationships across Government

We've deepened our influence at the heart of Westminster to drive meaningful, survivor-centred reform. Over the past year we have built positive and productive relationships with the new Government and across Parliament to drive change in policy and practice that benefits survivors. We've hosted meetings and visits with key ministers, including many from the Home Office and the Ministry of Justice, as well as committee chairs and backbench MPs. We continue to develop our work with officials across key government departments to inform and influence change in policy that impacts survivors. These connections will be critical to delivering long-term progress and ensuring that the experiences of women and children are not only heard but translated into real change.

In a year of political transition, our advocacy has helped keep domestic abuse high on the agenda – because the time to act is now.



Priority 4

Prevent violence against women and girls through awareness raising and changing harmful and pervasive societal attitudes



Priority 4

We use our platform to challenge misconceptions, share survivors’ stories, and create cultural moments that shift attitudes and drive change.



Launching a bold campaign film

In late 2024, Refuge released *Make the World a Refuge* – a powerful short film conceived by our Ambassador, renowned actor Billie Piper. The film featured Billie reading anonymised testimonies from survivors of domestic abuse, bringing to light the reality of coercive control, technology-facilitated abuse, financial abuse, and physical violence. These were stories of real women sharing what it means to live in fear, and what it takes to break free. It demonstrated how controlling behaviours – like tracking phones or isolating women from loved ones – are central to all forms of abuse.

The film’s raw and emotional portrayal of survivors’ experiences raised public awareness and deepened understanding of the many forms that domestic abuse can take. It reminded audiences that domestic abuse isn’t always visible and that listening to survivors is the first step towards change.

It sparked a remarkable online response with many survivors commenting on its authenticity, and it raised almost £50,000 in the process. These funds are helping us reach more women in crisis through the National Domestic Abuse Helpline, our refuges, and our frontline services. The film’s success culminated in it winning Film of the Year at the Smiley Charity Film Awards in March 2025.

The film was created in partnership with London-based creative agency AMV BBDO and directed by BAFTA-winner Georgi Banks-Davies (*I Hate Suzi* and *Kaos*). We are profoundly grateful to Billie, Georgi, the entire team at AMV BBDO, and all the survivors who shared their testimonies with us for being so generous with their time and talents.



Photo by Stacey Osborne

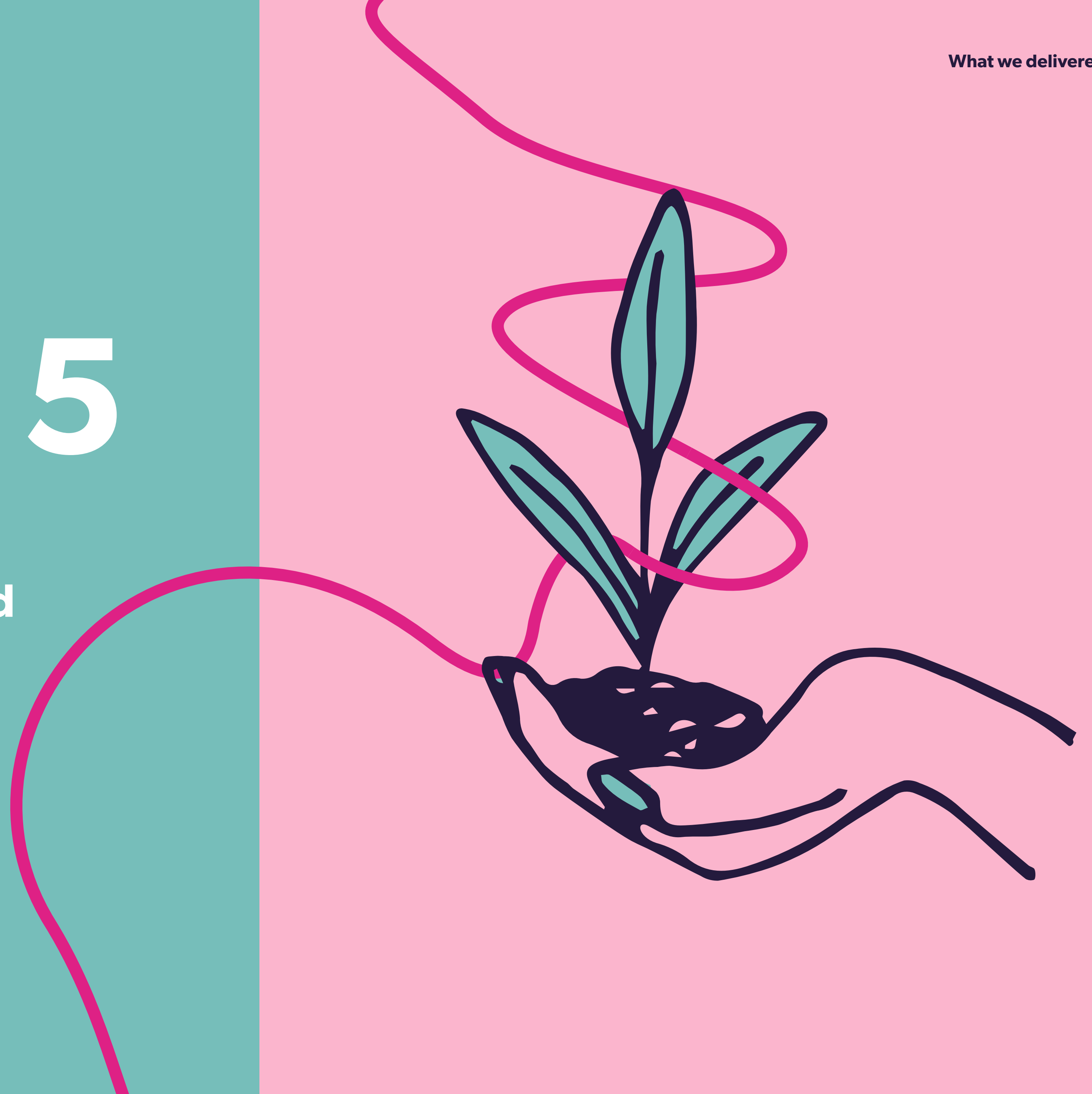
“Platforming survivor voices is vital in tackling domestic abuse, so *Make the World a Refuge* was an incredibly important project for me. The film’s impact has been truly remarkable, and I am honoured to have lent my voice to these survivors’ words. However, we cannot stop talking about domestic abuse and the many ways it can manifest. Understanding the signs of abuse could save a life, and I hope this film continues to show survivors that they are not alone.”

Billie Piper

*All names have been changed to protect survivors’ identities.

Priority 5

**Build partnerships to share
and grow our expertise and
expand our impact**



Priority 5

We collaborate with media, grassroots organisations and survivor campaigners to reach new audiences, influence policy, and develop life-changing services and solutions.

Coming together to fund two new homes for survivors

In September 2024, we partnered with The Independent to launch Brick by Brick, a bold public campaign rooted in the urgent need for safe, stable housing for women and children escaping abuse. Developed with national housebuilder Persimmon Homes, the campaign aimed to raise £350,000 to purchase a house fitted with discreet security features and designed as a safe, welcoming space for women and children to rebuild their lives. The Independent invited every reader to make a £15 donation, asking them to, 'Be a Brick. Buy a Brick.'

For survivors, a home like this is more than just a roof over their head – it's a foundation for freedom, healing and hope. An outpouring of support followed, fuelled by a powerful media campaign which saw over 70 articles published in The Independent, opening up a national conversation on domestic abuse. The campaign was backed by a host of Refuge Ambassadors, Champions and supporters including Olivia Colman, Helen Mirren, Patrick Stewart, Ranvir Singh, David Morrissey and Cherie Blair. It also gained support from The Prime Minister, Sir Keir Starmer, HRH Queen Camilla and a number of philanthropic individuals, companies and Trusts.

Six survivors connected to Refuge chose to share their stories to help the public understand the barriers survivors face, and why safe, flexible accommodation is so essential to recovery.

Within a month, the initial target was met. The campaign was extended, and on Christmas Eve 2024 we announced that we had raised enough to fund two homes for survivors. In total £587,445 was raised. Construction was completed in spring 2025, and the first families have now moved in.

"This is a monumental achievement, and I'm immensely proud of the role our readers and supporters have played in building this house Brick by Brick. Together with Refuge and Persimmon Homes, we have delivered a state-of-the-art property which will provide sanctuary for countless women and children."

Geordie Greig,
Editor-in-Chief of The Independent



Bringing awareness into the workplace

For survivors who are navigating abuse while trying to hold down a job, having the right support at work can be life changing. This year, to help more workplaces support employees affected by domestic abuse, we were proud to partner with Sharon Livermore MBE, survivor, campaigner, and founder of Domestic Abuse Education.

After meeting Sharon at a fundraising event, we began working together to amplify *Sharon’s Policy* – a domestic abuse policy template for businesses and organisations. Now signposted on the Refuge website, the resource empowers employers to recognise and respond to domestic abuse with practical, survivor-centred steps. Following our announcement, downloads of the policy template jumped from eight to 51 in a single month – a clear sign that awareness is growing, and more employers are stepping up.

Since then, we’ve continued to collaborate. Our Communications and Policy teams supported the development of *Protecting Every Future*, a new policy focused on protecting pregnant women in the workplace. Sharon now promotes our National Domestic Abuse Helpline at events around the UK, helping even more women to know where they can turn for confidential, expert support. Her son even ran the Paris Marathon to raise funds for Refuge – a fantastic example of how personal connection and shared values can drive lasting change.



Supporting survivors and their pets

Another partnership that we forged in 2024-25 was with Cats Protection. Together, we’re tackling a hidden yet devastating barrier to safety: survivors’ fears of leaving their beloved pets behind when fleeing domestic abuse.

Research shows that worries about what may happen to their pets can keep many women in harm’s way. By offering specialist cat fostering through Cats Protection, we’re helping more survivors to escape sooner knowing that their pet will be taken care of until they can be safely reunited.



Photo by Cat’s Protection

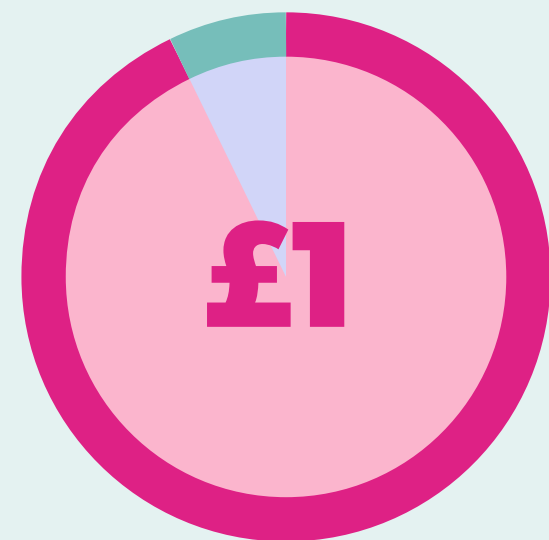
Thanks to our supporters

Every step we've taken this year has been made possible by an extraordinary community of supporters from major donors and corporate partners to individual fundraisers and volunteers.

We are forever grateful for the passion, commitment and enormous energy of those who give up their time to raise vital money and awareness for our cause.

So much of what we achieve wouldn't be possible without their unstoppable support, spirit and dedication. Whether they're running marathons, hosting events or sharing our message, our supporters play a crucial role in helping us reach more survivors and give women and children the chance to rebuild their lives.

In 2024-25, our supporters raised more than £8.3 million to fund our services, strengthen our voice, and provide safety, hope, and a pathway to freedom for women and children experiencing domestic abuse.



For every £1 our supporters give, 93p goes towards delivering vital services that change the lives of survivors and supporting costs. 7p is spent on fundraising to generate future income, enabling us to continue supporting and empowering survivors.

Fundraising with heart and creativity

This year 563 individuals, as well as school, business and community groups, took part in fundraising for Refuge. Whether hosting their own events, staging campaigns, or turning personal milestones into moments of giving, they demonstrated endlessly inspiring ways of supporting Refuge from DJ nights, plays and book clubs to birthdays, weddings and school initiatives.

Our supporters were all united by a shared belief in a future without domestic abuse – and a determination to do something about it. Many were survivors themselves, while others were moved by the stories of women and children who have experienced unimaginable harm. Together, they turned compassion into action. We are incredibly grateful to everyone who stepped up.

At Christmas, the generosity of companies, individuals, and community groups reached unprecedented heights, with festive donations totalling an incredible £82,948 in December alone – the highest amount we've ever received during the holiday season. These contributions meant more women and children could access safety and support at one of the hardest times of the year.

One of our longest-standing supporters, the Kew Women's Institute, reached an incredible milestone this year – raising £50,000 over 10 years for our Hounslow service through community events including quizzes, guided walks, and afternoon teas. We were delighted to welcome members to our offices to celebrate their decade of support, reflect on the enormous difference they've made, and thank them for their unwavering commitment to our mission.





Building momentum through events

This year, thousands of supporters went the distance by testing their limits, embracing discomfort and channelling their inner strength – all in solidarity with survivors of domestic abuse. From marathons and half marathons to virtual challenges and icy open-water dips, our events calendar continued to grow – reaching more people than ever before. In total, we supported over 10,500 participants this year. The highlights included:

- 42 London Marathon runners raised £123,044 – more than doubling the team’s target
- 51 runners raised £44,011 in the Royal Parks Half Marathon
- 47 runners raised £17,716 in the Hackney Half Marathon
- 880 brave participants raised £48,772 in the International Women’s Day Cold Water Dip Challenge

These extraordinary efforts reflect the growing power and passion behind our events programme. We are endlessly inspired by the strength, resilience and determination of everyone who goes above and beyond to support Refuge.

Their dedication doesn’t just raise vital funds – it keeps our services open, our National Domestic Abuse Helpline answering calls day and night, and our message of hope alive for every woman and child experiencing domestic abuse. It’s because of them that more survivors can find safety, begin healing, and look towards a future free from fear. We are profoundly grateful for every single supporter who puts their time, heart and determination into our shared mission. They are truly changing lives – today and tomorrow.

Making a major difference through philanthropy

Once again, our philanthropists have led with generosity and commitment and made a huge impact on the lives of survivors of domestic abuse. Their ongoing support allows us to deliver so much of our life-changing work. Every gift is a statement of solidarity – a shared belief in a world where no woman or child lives in fear.

This year, our supporters stepped forward in extraordinary ways. At Christmas, a matched giving appeal supported by The Brook Trust raised £136,604 – our most successful festive campaign to date. These funds are helping to keep the National Domestic Abuse Helpline running and supporting women and children across our refuges and legal programmes at a time when pressure remains high.

Rock legend Chris Rea also made a heartfelt contribution, donating a one-of-a-kind electric Mini decorated with lyrics from his iconic song *Driving Home for Christmas*. The car raised £27,000 at auction – money that has helped offer hope to the thousands of women and children we support every day.

We are also deeply proud of our ongoing three-year partnership with the UK Trauma Council, generously supported by the Dahan Family Foundation. Together, we are co-creating a vital programme that nurtures healing and hope for children living in our refuges. Through therapeutic play and trauma-informed care, we’re helping the youngest of survivors begin to rebuild their sense of safety, resilience and joy after the trauma they’ve endured. We continue to be humbled and appreciative of this wonderful tripartite collaboration.

Powering services through trusts and foundations

Many of our most vital services – including culturally specific support for Eastern European, Vietnamese and Chinese women – were made possible this year thanks to the generosity of charitable trusts and foundations. These services ensure that women from all backgrounds can access support that is safe, respectful, and responsive to their needs, so no survivor is left navigating abuse alone.

A standout opportunity was the *Brick by Brick* campaign, delivered in partnership with The Independent, which raised funds to purchase safe homes for survivors. With demand for safe accommodation rising, this campaign showed the power of philanthropy to create real, lasting change. A generous £150,000 donation from the Julia Rausing Trust paved the way for us to buy a second property, helping to meet the urgent need for safe and stable housing and providing more women and children with the stability they need to begin rebuilding their lives, free from fear.

Creating change with our corporate partners

We are hugely grateful to the 59 businesses and brands that partnered with us this year. They stood with us in our mission to end domestic abuse and showed that change is possible when values and action align. Together, they raised funds, increased visibility and helped us reach new audiences. Some of the highlights included:

- Our award-winning partnership with Barclays supported a dedicated role within our Tech Facilitated Abuse and Economic Empowerment team and contributed to their wider work, through extended funding. In addition, Barclays senior leaders came together to explore survivor-centred changes to products and services.

- The Co-operative Bank increased their annual donation to help support our National Domestic Abuse Helpline. They also supported our *No Red Flag is Too Small* campaign.
- Benefit Cosmetics raised nearly £79,000 through their most successful *Bold is Beautiful* campaign since the pandemic.
- Scamp & Dude revisited their hugely successful ‘Swag Bag with Purpose’ initiative and Refuge once again benefitted from sales of all bags curated by beauty pioneer Sam Chapman, raising £20,675.
- Home Bargains took part in a sleepout and raised £10,433. They have recently registered to fundraise again.
- Genesys supported us on a pro bono basis implementing the consolidation of all of our support channels into one cloud-based platform. This has the potential to save 75 hours per week in staff time and could enable us to support up to 40% more survivors.



Supporting survivors through lasting generosity

This year, we were proud to receive vital support through individual giving, legacy pledges and in-memory donations. Each special and meaningful contribution played a crucial role in helping us reach women and children living with abuse and offer the safety, support and stability they need.

Our three appeals this year – Summer, Christmas and Mother’s Day – raised £736,000 in total. Our Mother’s Day campaign was especially powerful, exceeding its target and welcoming over 1,500 new supporters to our cause.

This year, 160 incredible supporters pledged over £3.5 million to Refuge in their wills, ensuring their support and long-standing commitment to our work can continue for years to come. These gifts are more than generous – they are transformative. They help ensure Refuge will always be here, ready to offer safety, guidance and hope to any woman and her children experiencing abuse. One legacy gift we received this year was from an incredibly generous gentleman who left his whole estate – worth over £62,000 – to Refuge.

Donating in memory of a loved one also played a meaningful role. Following the death of Maggie Rae, a former chair of Refuge, her family selected us as one of two charities to receive donations in her memory. Over £8,000 was raised, and her family have since pledged their continued support. We are honoured by this tribute to Maggie’s legacy and deeply grateful for the continued solidarity of her loved ones.

At a time when survivors need us more than ever, this kind of enduring support helps keep our services running day and night. Our supporters make our work possible – and this year, they helped us adapt to new challenges and continue reaching survivors with the care and protection they deserve. Thank you to everyone who supported us for being a part of our movement.

“It’s astonishing that so many women and, by extension, so many of our customers will experience abuse in their lifetime. We’re incredibly proud to continue our work with Refuge and to support this campaign to raise awareness of the abusive red flags that are all too common in relationships.”

Maria Cearn,
Chief Operating Officer
at The Co-operative Bank

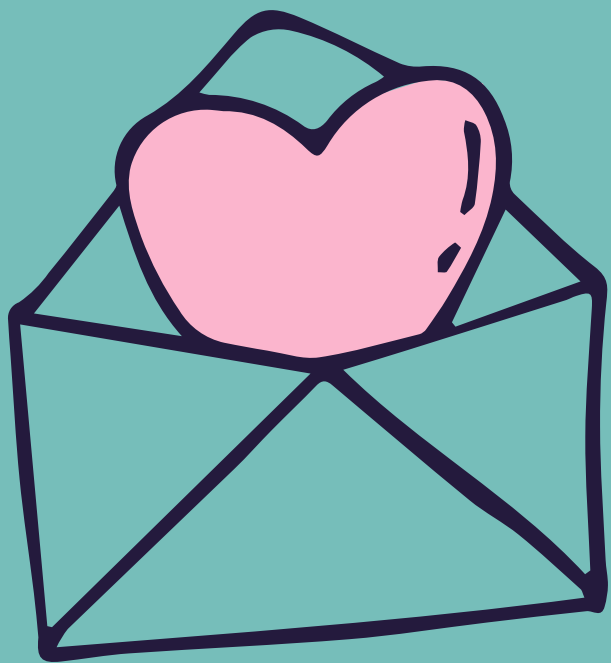
Our thanks

To all of our supporters – thank you. Whether you gave your time, your voice or your donations, you’ve helped Refuge be there for women and children when it’s mattered most.

To our generous partners, Ambassadors, donors, the families of those who left a gift in their will, and to everyone who wished their gift to remain anonymous – your support means so much. You’ve helped keep our services running and sent a powerful message to survivors: ‘You are not alone’.

And, finally, to every survivor who has shared their time and their lived experiences with us – thank you for your trust and strength. Whether you’ve spoken to the media, joined our survivor panel, supported our policy work, fundraised, or helped improve how we deliver our services, your voice has shaped every part of what we do. You remind us every day of why this work is so important.

Thank you all for being part of our mission towards a future without domestic abuse.



- A&O Shearman
- Adjoa Andoh
- Aisling Bea
- Alex Scott MBE
- AMV BBDO
- Anna Whitehouse
- Avon Cosmetics Ltd
- Barclays
- Baroness Helena Kennedy LT KC
- Bella Ramsey
- Benefit Cosmetics
- Billie Piper
- Bumble
- Caitlin O’Ryan
- Chanita Stephenson
- Charli Howard
- Cherie Blair CBE KC
- Chris Rea
- Christopher A. Holder
- Collective Studios
- Dame Helen Mirren
- David Morrissey
- Ellie Bamber
- Ennismore Foundation
- Flo Finch
- Garfield Weston Foundation

- Genesys
- Harrison-Frank Family Foundation
- Her Majesty the Queen
- Hubbub & Virgin Media O2
- Igor Tulchinsky
- Imelda Staunton
- Julie and Richard Swann
- Juliet Stevenson
- Lloyds Banking Group
- Lorien Haynes
- Maggie Rae and family
- Mastercard
- Matchroom Charitable Foundation
- McCann Worldgroup UK
- Mint Velvet
- Nationwide Building Society
- Neil Amos and Maggie Poe
- Nikita Kanda
- Olivia Colman
- Outernet
- PA Consulting
- PayPlan
- Persimmon Charitable Foundation
- Picturehouse Cinemas
- Pixel Artworks

- Players of People’s Postcode Lottery, with funds awarded from Postcode Support Trust
- PwC
- QBE Foundation
- Ranvir Singh
- Richard Herring
- Ring
- Rosemary Reed
- Rothesay
- Saffron Hocking
- Sharegift
- Sharon Gaffka
- Sir Mohamed Mansour
- Sir Patrick Stewart
- SpaceNK
- Stratford Town Trust
- The Alchemy Foundation
- The Aviva Foundation
- The Brook Trust
- The Caring Family Foundation
- The Co-operative Bank

- The Dahan Family Foundation
- The Eveson Trust
- The Independent
- The Julia Rausing Trust
- The National Lottery Community Fund
- The People’s Picture
- TP ICAP
- Two Magpies Fund
- Tyl by NatWest
- Victoria Derbyshire
- Weil Gotshal & Manges LLP
- Wells Fargo Foundation
- Wendy Turner-Webster
- Zara McDermott
- 2CV

Mrs Pham’s* Story

“Without Refuge, I would not have any freedom. I am very happy and grateful to Refuge workers who have been with me in this journey. Support from Refuge is very meaningful to me.”

Legal, administrative and governance

Administrative details

Charity number: 277424
Company number: 1412276
Regulator of Social Housing number: 4730

Principal office:

Refuge, Fora, 92 Albert Embankment, London SE1 7TY

Auditors:

Crowe U.K. LLP, 55 Ludgate Hill, London, EC4M 7JW

Bankers:

HSBC Bank Plc, 281 Chiswick High Road, London W4 4HJ
Barclays Bank Plc, 1 Churchill Place, London E14 5HP

Investment Managers:

Charles Stanley & Co, 70-72 Chertsey Street, Guildford, Surrey GU1 4HL

Solicitors:

Bates Wells, 10 Queen Street, London, EC4R 1BE
PJH Law, 18a Maiden Lane, Stamford, Lincolnshire, PE9 2AZ

Trustees, officers and advisers

Under its Memorandum and Articles of Association, Refuge was originally incorporated as Chiswick Family Rescue on 30th January 1979 as a company limited by guarantee not for profit and not having share capital. The name was subsequently changed to Refuge on 5 March 1993.

It is a charity with a registered office at Fora, 92 Albert Embankment, London. On 13 August 2012 Refuge became a Registered Provider of Social Housing regulated by the Regulator of Social Housing. A Board of Trustees (whose members are also directors of the charitable company) oversees Refuge’s policies and the execution of its activities. Members are elected upon a resolution of the Board and may resign their membership by notice in writing to the company.

The members of the Board who held office during the year were:

Board of Trustees:

Hetti Barkworth–Nanton (*Chair*)
Selina Sagayam (*Vice-Chair from 01.01.2024, Chair of People, Nomination and Remuneration Committee to 23.05.2024*)
Dheepa Balasundaram (*Chair of Audit and Risk Committee*) (*to 31.03.2025*)
Meera Bedi (*Chair of Services and Safeguarding Committee from 29.05.2025*)
Justin Derbyshire (*from 23.02.2024 and Chair of People, Nomination and Remuneration Committee from 05.09.2024*)
Jeremy Lewis (*Chair of Audit and Risk Committee from 28.11.2024*)
Amy Nelsen (*from 23.02.2024*)
Ayanna Nelson (*to 31.03.2025 and Chair of Services and Safeguarding Committee from 01.01.2024 to 18.03.2025*)
Katharine Patel (*from 6.02.2025 and Chair of Resources Committee from 05.06.2025*)
Jon Rowney (*Chair of Resources Committee to 06.03.2025*)
Alex Sufit

Ambassadors:

Ellie Bamber
Cherie Booth CBE KC
Olivia Colman CBE
Sharon Gaffka
Saffron Hocking

Charli Howard
Nikita Kanda
Baroness Helena Kennedy KC
Zara McDermott
Dame Helen Mirren
Billie Piper
Rosemary Reed
Alex Scott MBE
Ranvir Singh
Chanita Stephenson
Sir Patrick Stewart OBE

Chief Executive

Abigail Ampofo (*interim from 04.03.2024 to 6.05.2025*)
Gemma Sherrington (*from 24.03.2025*)

Senior Leadership Team

Director of Corporate Services:
Michaela Chamberlain (*to 11.07.2024*)
Jo Knowles (*interim to 07.05.2025*)
Jayne Thorpe (*from 22.04.2025*)
Director of Fundraising, Policy and Communications:
Louise Firth (*to 03.07.2024*)
Ikram Dahman (*interim from 11.06.2024*)
Director of People and Culture:
Lornette Pemberton (*to 31.12.2024*)
Director of Service Delivery:
Denise Brown
Director of Technology:
Cathryn Symons (*to 30.09.2024*)

Governing document

Refuge is a charitable company limited by guarantee, originally incorporated as Chiswick Family Rescue on 30 January 1979 and registered as a charity on 31 March 1979. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1. Refuge is a Registered Provider of Social Housing regulated by the Regulator of Social Housing.

Refuge is compliant with the Regulator of Social Housing’s Governance and Financial Viability Standard. We maintain strong governance arrangements and sound financial management to ensure the long-term sustainability of our services and assets. Refuge has also adopted the Charity Code of Governance, which further strengthens our commitment to high standards of leadership, accountability, and transparency.

Refuge Trading Limited, a registered company and wholly owned subsidiary of Refuge, was established in 2021 to carry out non-primary purpose trading on behalf of Refuge. It has its own Board of Directors consisting of three Refuge Trustees: Jon Rowney (Chair), Katharine Patel and Jeremy Lewis as well as two members of Refuge’s senior Leadership Team: the Interim Director of Fundraising, Policy and Communications Ikram Dahman and the Director of Corporate Services Jayne Thorpe. Refuge Trading Limited’s Board meets once a year in September to approve the statutory accounts.

Recruitment and appointment of The Board of Trustees

The Directors of the company are also charity Trustees for the purposes of charity law. There shall be a minimum of five and a maximum of twelve Trustees who are appointed by a decision

of the Trustees. Appointments are made on an initial three-year term of office. Under the requirements of the Articles of Association each Trustee shall retire from office at the third Annual Retirement Meeting following the commencement of his or her term of office, this being the meeting of the Trustees at which the accounts of the Charity are adopted. Retiring Trustees may be reappointed for a maximum of three consecutive terms of office.

Periodic skills audits are undertaken to ensure that the skills/ experience of the Board of Trustees align with those necessary for the management of the Charity’s business. Where necessary, Trustees are recruited and appointed to meet any skills gaps.

The Board of Trustees induction and training

All new members of the Board of Trustees receive an induction pack containing detailed information about Refuge, its organisation and its work. The induction pack is updated periodically and reissued to all Trustees. New Trustees spend time with the Chief Executive, Chair and senior staff to familiarise themselves with Refuge’s activities and their role and responsibilities as a charity Trustee. Training is provided to introduce Trustees to their legal and governance duties, including mandatory dynamics of domestic abuse, data protection/GDPR, safeguarding, cybersecurity, EDI and Microaggressions training. There are visits to community services, opportunities for specific training and presentations by staff at Board meetings. All Trustees have received a copy of the Charity Commission publication ‘The Essential Trustee’ and regular self-assessments are undertaken against the Charity Governance Code.

Organisation

The Board of Trustees are responsible for the overall governance of Refuge, overseeing its compliance, strategy

and planning. They meet regularly to agree and monitor the strategic direction of the organisation, with the following four committees including Specialist Committee Members focusing on specific aspects of the charities work: Audit and Risk; People, Nominations and Remuneration; Resources; Services and Safeguarding. Refuge’s Chief Executive, Gemma Sherrington, is responsible for the day-to-day management of the charity and the implementation of policy, supported by a highly dedicated and professional team of staff and volunteers.

Partnerships

In pursuit of its charitable aims, Refuge works in partnership with a range of charitable, government and statutory agencies to provide safe accommodation for women and children escaping domestic abuse.

Housing associations:

Abrol Ltd, BPHA, Central and Cecil, Clarion Housing Group, Derby Homes, Gateway, Hexagon, London and Quadrant, Metropolitan Thames Valley, Notting Hill Genesis, Orbit, PA Housing, Peabody, Sanctuary Housing, HomeGroup and Tuntum. Refuge also works with the Women in Safe Homes Fund.

Statutory partners:

The London Boroughs of Barking and Dagenham, Hackney, Hammersmith and Fulham, Hillingdon, Kingston upon Thames, Lewisham, Lambeth, Merton, Redbridge, Richmond, Southwark, Waltham Forest, Wandsworth and Westminster. The counties of Cambridgeshire, Hertfordshire and Warwickshire. The city of Derby and Derby Homes. The Greater London Authority. London Councils. Derbyshire PCC, Hertfordshire PCC, Warwickshire PCC, MOPAC, Home Office, Ministry of Justice.

In addition to our statutory partners, Refuge also receives funding from the social enterprise IRISi.

Objectives

The objects of the charity are:

- To provide for the relief of women and their children or other victims who have been subject to:
 - (i) physical, sexual, emotional and/or mental abuse within an intimate or “family” relationship (“domestic abuse”); or
 - (ii) other gender-based abuse, which term, for the purposes of these Articles, shall include but not be limited to rape, prostitution, gang abuse, sex-trafficking or female genital mutilation, in either of cases or
 - (iii) above, throughout the United Kingdom and abroad
- To provide specialist supported housing and social housing and any associated amenities in England, designed to meet the needs of women and children who are the victims of domestic abuse and/or other gender-based abuse, and other services designed to facilitate their onward progression; and
- To advance public education, research and training on understanding of the issues of domestic abuse and gender-based abuse throughout the United Kingdom and abroad.

Refuge’s mission continues to be that of providing emergency accommodation and support to women and children escaping domestic abuse whilst raising awareness and understanding of the issue. Its principal aims and objectives are to:

- Provide a range of high-quality specialist services to women and children escaping domestic abuse including a Freephone 24-hour National Domestic Abuse Helpline, a growing number of safe houses with additional specialist support services for women and children, outreach and floating support services, refuges and outreach for black, Asian, minority ethnic and refugee (BAMER) women, independent domestic abuse advocates and specialist support.
- Raise public awareness of the issues surrounding domestic abuse and campaign to ensure the voices of survivors are heard.

Public benefit statement

Refuge operates for public benefit. The trustees confirm that they complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s general guidance on public benefit, “Charities and Public Benefit”.

Respect, Inclusion and Belonging

Respect, inclusion, and belonging are fundamental to what we want to achieve in all that we do at Refuge. We aim to build a culture where our staff, volunteers, trustees, service users, survivors, partners, and all who work with or alongside us are valued and respected. As an intersectional feminist organisation committed to challenging inequality across society, equality and equity remain at the forefront in helping us to achieve our strategic priorities.

Our Respect, Inclusion, and Belonging (RIB) Strategy (which were launched in 2022/23) ensures that our commitment to equality, equity, diversity, and inclusion (EEDI) remains central and active within Refuge. The supporting RIB action plan requires the senior leadership team (SLT) and their directorates to review and consult on actions which will ensure the strategy remains active and relevant to our EEDI values.

Through our Equality Network Groups we ensure employees are represented, have a voice and can raise ideas or concern to their SLT sponsor.

As a recognised Disability Confident Employer, we are committed to fostering an inclusive and supportive working environment for all. This accreditation reflects our dedication to removing barriers, increasing opportunities, and ensuring that everyone can thrive through our recruitment process.

This is supported through a broad range of professional and personal development opportunities, including access to an extensive range of both classroom based and e-learning resources tailored to diverse learning needs.

Furthermore, through employee engagement with our EEDI principles we remain committed to being active allies, celebrating diversity, challenging inequality and discrimination and creating an inclusive space for all.

Employee Engagement

The introduction of our Colleague Forum, chaired by the CEO, provides further opportunities for employees to raise issues/ ideas that can improve the employee experience. These groups also form part of our staff consultation process, with members of the groups being given opportunity to provide feedback on new and amended policies and procedures.

Employees are regularly kept updated, and successes celebrated, via a weekly email from the CEO, which always includes information on how to access any additional support that may be required, including clinical supervision and the Employee Assistance programme. Monthly All Staff meetings are held, which often feature guest presentations from sector partners. The meetings also include regular updates on the financial performance of the organisation, against budget.

There is an established annual appraisal process for employees, and staff work towards clear goals and objectives for the year, tied to the organisational strategy.

The Trustees, including the Chair, regularly attend events and staff sessions, and staff are invited to make presentations to the board and its committees on relevant subjects throughout the year.

Fundraising

In 2024/25, our incredible supporters donated a total of £8.3 million by sponsoring marathon runners, contributing to our Mother’s Day appeal, giving regular gifts, and making donations in memory of loved ones. Across the country, communities came together – connecting, campaigning and collaborating – to raise vital funds for women and children escaping domestic abuse.

Behind every donation, large or small, is a person with a story and a reason for supporting Refuge. This shared sense of purpose unites our supporters, and thanks to their generosity we are able to keep our phone lines open and our refuges running. Their support provides a lifeline to women fleeing abuse and seeking safety, dignity and a life free from fear.

We are deeply committed to the supporters and donors who make our work possible, placing them at the heart of everything we do. This commitment is reflected in our Supporter Promise and in the policies we’ve developed to protect and respect them, including our Ethical Fundraising Policy and Complaints Policy.

We know we won’t always get everything right, and we value every opportunity to listen and improve. In 2024/25, we received nine complaints related to our fundraising activity, all of which were resolved without the need for escalation to the Fundraising Regulator. We worked with three professional fundraising organisations for payroll giving recruitment and one telemarketing agency. We ensure any agencies we work with observe the highest standards of fundraising practice, and we regularly evaluate their work.

We are proud to follow the guidance set out by the Fundraising Regulator, which underpins every aspect of our work – from safeguarding data and embracing new technologies to ensuring that any third parties we work with uphold the same high standards. We are always striving to go above and beyond, seeking new ways to grow, learn and do better for the survivors we support and for those who stand beside us.

We work with companies across a variety of sectors to build mutually beneficial partnerships. We encourage our corporate partners to commit to raising a minimum of £25,000, which can be achieved through commercial participation, staff or customer fundraising, events, and company donations. We are also grateful to the many corporate supporters and donors who contribute through one-off gifts, regular donations or gifts in kind, in ways that work best for them.

As part of our approach to fundraising from businesses, trusts, foundations and high-net-worth individuals, we conduct due diligence to ensure alignment with our ethical policy and to assess any potential risks by association.

While raising unrestricted income remains vital to our mission, we also work with a small number of donors to fund specific programmes where they have a particular passion for certain areas of our work.



Financial review

Refuge, along with many other charities, continues to operate against the backdrop of a difficult macro-economic environment, requiring us to maintain a steady focus on the performance of our voluntary income streams, our portfolio of contracts, income from grants (see ‘Income’) and our operational costs (see ‘Expenditure’). We rely on central and local government funding to run many of our services. Contracts and grants make up over half of our income: £17.3m, 54% (2023/24: £14.5m, 52%), with an additional £6.0m, 19% income from housing management (2023/24: £5.3m, 19%). The value of donations and legacies received was £8.3m, 26% of our total income (2023/24: £7.5m, 27%).

Refuge generated a surplus of £1.8m in 2024/25 (deficit of £1.9m in 2023/24), of which £1.5m was unrestricted and £0.3m was restricted funds. This is a significant turnaround from the prior year. This reflects in part the outcomes of the multi-year programme of planned activities to return the charity to a break-even position. A significant part of the turnaround reflected a £2.1m or 29% increase in grant income (2024/25: £9.2m, 2023/24: £7.1m) which contributes positively towards central support costs, along with increases in all our other major revenue streams.

This surplus has increased Refuge’s reserves which are ahead of the policy range and sufficient to enable us to continue our charitable activities for the foreseeable future (see ‘Reserves and other funds’) and importantly to enable us to make investments in some areas of our business (see ‘Looking ahead’).

Income

Income totalled £32.0m in 2024/25, which is £4.2m (15%) higher than in 2023/24.

Income from operating activities, including grants, contracts and housing management income, has increased by £3.4m (17%). An increase in units under management (2024/25: 338, 2023/24: 329) contributed towards the increase in housing management income year on year (2024/25: £6.0m, 2023/24: £5.3m).

Fundraising income grew by 11% compared to 2023/24 and exceeded budget by 4.5%, reflecting the strength of Refuge’s supporter base and the continued relevance of our mission in a challenging external environment.

This growth was achieved despite persistent pressures across the fundraising landscape, particularly in digital-led giving. We saw increased engagement from regular donors, event participants, trusts and foundations, and corporate partners. Legacy giving also continued an upward trajectory, with more individuals choosing to leave a gift to Refuge in their wills and is a significant opportunity for the future.

A key driver of increased public and private sector support was The Independent’s *Brick by Brick* campaign, a high-profile partnership that amplified awareness of our work and mobilised new audiences to act. This strong performance provides a solid foundation for further investment in sustainable income streams and supporter engagement in the year ahead.

Expenditure

2024/25 was a year where costs continued to be considered, as part of moving out of the phase of financial sustainability planning which had overarched the previous two budgets. Our costs remain an area of focus where we continue to implement our plans to move towards a sustainable break-even or surplus position. This does not mean that we will continually seek to reduce our expenditure, but we will maintain a focus on where we are spending our money to best support our survivors. In the current year, expenditure totalled £30.1m, which is £0.4m (1%) higher than the prior year. We spent more money on our charitable activities (£1.2m (5%) higher) and reduced our spending on raising funds (£0.8m (24%) lower) as we worked towards achieving our break-even budget.

Staff costs, which are a significant part of our operational costs, have dropped slightly year on year by £0.2m (1%) reflecting restructuring activities within the charity, particularly in central support functions, and the continued emphasis on this area of our fixed cost base. We also reduced our costs in relation to the usage of temporary staff by £0.2m (27%).

Property and other non-staff costs at £11.5m and 38% of overall costs (2023/24: £10.7m, 36%) continue to reflect a general upward trend - an 8% year on year increase, driven by economic factors which are outside the control of the charity. We also increased the number of services that we have in some areas, adding 9 units to reach 338 (2023/24: 329) properties under our ownership or management, again, leading to higher - but planned for - costs. In addition, cost savings were made by exiting our previous head office premises part way through the year and moving to smaller and cheaper serviced offices. Additional savings will be recognised from this move in the next financial year.

Looking ahead

Refuge is preparing to move beyond its multi-year programme of assessing its financial position and implementing a financial sustainability plan. This plan, introduced in 2022/23, aimed to move the organisation from a deficit to a financially stable position - either breaking even or generating a small surplus. This transition does not mean we are stepping away from our commitment to sustainable income growth and careful monitoring of expenditure. As we move into the next phase of multi-year planning, we are also beginning to develop a new strategy which will be shaped during 2025/26 and launched at the start of the 2026 financial year.

To support this growth and unlock future cost and time efficiencies, the Board has agreed a new investment programme beginning in the next financial year. Refuge will draw on its reserves as part of this ‘invest to grow’ programme, which aims to drive income growth and replace and bolster key systems. This will enable our staff to be more efficient and will drive improvements in our ability to generate insightful management information. As a result of these strategic investments, Refuge will be well-positioned to implement its new strategy and continue delivering our impactful work for survivors of domestic abuse.



Value For Money

Refuge is a charity and a registered provider of social housing and is obligated by the Regulator of Social Housing to provide an overview of its approach to Value for Money. This is set out below together with a set of indicators required by the regulator. For Refuge, value for money means delivering our strategic objectives in a cost-conscious way, enabling us to maximise our provision of a range of high-quality specialist services to women and children escaping domestic abuse, and remain financially sustainable for the long term. The Board regularly monitors performance through budget setting, financial reporting and forecasting. Refuge regularly reviews the allocation of resources to ensure the most effective contribution towards our strategic objectives which are discussed under Objectives, above. As a charity we also choose to use fundraised income to invest in projects or the provision of services which contribute to our core strategic objectives.

The Value for Money measures as required by the Regulator of Social Housing are set out below. Refuge is extremely small in comparison to the Housing Association sector in general and the nature of the work that we do is very specialised, which means that our data will compare unfavourably to the sector average data. It should be noted that, given the complexity of needs of our survivors, the range of services that we provide, and given that Refuge is a charity with charitable goals to invest the maximum possible to support those goals, there will be significant variations in the measures for Refuge as set against the Housing Association sector average. For the reasons outlined, the data below does not represent like for like comparison. Refuge is not a developing housing association and currently owns 1 property which has 8 units.

	2024 Sector Average	2024 Refuge	2025 Refuge
Reinvestment	7.7%	0.0%	0.0%
New supply (social)	1.7%	N/A	N/A
New supply (non social)	0.2%	0.0%	0.0%
Gearing	0.9%	N/A	N/A
EBITDA MRI Interest cover	N/A	N/A	N/A
Housing cost per unit (£'000)	5.76	17.18	20.32
Operating margin	16.9%	-7.2%	-15%
Return on captial employed (ROCE)	2.5%	-5.2%	-9.6%

Reinvestment

Most of the units (98%) operated by Refuge are under lease agreements and therefore this measure is not applicable to our portfolio.

New supply (social)

Refuge does not operate social housing units, and this measure is therefore not applicable.

New supply (non social)

Refuge does not own non social housing units.

Gearing/ EBITDA MRI Interest Cover

Refuge is debt free and therefore these measures do not apply.

Social Housing Cost per Unit

The housing cost per unit is higher than the sector average due to the short-term nature of our tenancies and hence, higher renewal rates, and also reflects the higher levels of staffing and services required to safely support survivors.

Operating Margin

Refuge’s negative margins are the result of the higher costs associated with running supported accommodation and services to meet the complex and intersectional needs of survivors.

Return on Capital Employed

The negative return on capital employed reflects our decision to use our income generated through fundraising activities to contribute towards running our services.

Reserves and other funds

Reserves are the funds that are freely available to spend on Refuge’s purposes. This definition excludes restricted reserves which are discussed below. The reserves, shown on the balance sheet as ‘general funds’, are the free reserves which are unrestricted and not designated by the Board for any other purpose. They provide resilience in the event of financial shocks, such as an unexpected decline in income.

The Reserves Policy determines the target level for reserves. The Board have taken a risk-based approach in setting the policy of general reserves to be within the range of £5.2m to £6.4m. The current policy was set during 2023/24, and a re-assessment of risks is due to be undertaken during the 2025/26 financial year. The general reserves balance of £8.6m is currently £2.4m higher than the policy maximum. As noted under ‘Looking ahead’ above, Refuge expects to achieve a small surplus in 25/26 which was set as a target during the period of financial sustainability planning which has been ongoing for the last few years. Refuge has plans to use some of these reserves to make investments in core business systems.

Designated funds are unrestricted funds set aside for a specific purpose by the Board. As at 31 March 2025, Refuge has one designated fund, the Fixed Asset Fund which holds the balance of all tangible and intangible fixed assets. This reflects the fact that these assets are not available to be expended in the same way that general reserves are, as they are utilised in Refuge’s day-to-day operations and are not readily realisable as cash.

Restricted reserves or funds relate to income which must be used for a specific purpose, as stipulated by the donor, and which has not yet been expended.

In summary, total reserves as at 31 March 2025 were £9.7m (2024: £7.8m). We held restricted reserves of £1.0m (2024: £0.7m) and unrestricted or free reserves of £8.6m (2024: £6.6m). The year end cash balance was £9.8m (2024: £6.5m).

Further information on Refuge’s reserves can be found in notes 20-22 of the accounts.

Therefore, the Trustee Board has assessed Refuge’s ability to continue as a going concern and is satisfied that it has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the financial statements have been prepared on a going concern basis. In making this assessment, the Trustee Board has considered Refuge’s financial position, cash flow forecasts, liquidity, lack of outstanding debt, as well as the broader economic environment and sector-specific challenges. These include inflationary pressures, regulatory changes under the Social Housing (Regulation) Act 2023, and increased costs associated with building safety and decarbonisation. Refuge has undertaken stress testing of its financial plans, including downside scenarios, and has identified appropriate mitigating actions. The Trustee Board is confident that Refuge remains financially resilient. There are no material uncertainties that cast significant doubt on Refuge’s ability to continue as a going concern for a period of at least twelve months from the date of approval of these financial statements.

Going concern

The Board has considered the current levels of reserves and cash, the forecast position to September 2026 and mitigating actions available should unforeseen circumstances arise, and it is the position of the trustees that the charity is able to continue as a going concern and accordingly the financial statements have been prepared on this basis. For further information please refer to the Going concern section under Note 1. on page 41.

Principal risks

The Board of Trustees are responsible for establishing and monitoring internal control systems within Refuge. The Board reviews the major risks which may impact on the operations of Refuge on a regular basis and are satisfied that the system of internal control currently in place is sound and effective, whilst recognising that it is designed to manage rather than eliminate risk. This year, the Board and staff have worked to improve and refine our risk register, ensuring it is clear, informative and reviewed each quarter. The Board of Trustees agree that the following are the principal risks that Refuge faces:

- Safeguarding. The nature of Refuge’s work leads to a high risk of safeguarding issues. We have improved and strengthened our policies, processes and ways of working to meet our high safeguarding standards including comprehensive external reviews of services where issues have been raised. Due to the nature of our work, this will always remain high risk for us and an area of ongoing governance focus.
- Staff capacity, continuity and capability. We have invested heavily into our workforce and will continue to focus on this, recognising the challenges we have with recruitment and retention in our sector. This is due to the high pressured and traumatic nature of our work, the lack of multi-year funding or contracts as well as our desire to be an employer of choice.
- Financial sustainability. As outlined in the ‘Financial Review’ p.33, during FY24/25 Refuge continued to work through a financial sustainability programme aimed at reducing reliance on reserves to fund our vital work. While good progress has been made, the current economic climate means financial sustainability remains a principal risk. It is essential that Refuge strengthens its business model, maximises income opportunities, and invests in modern business systems to ensure long-term resilience and sustainability.

- Effective and efficient systems. Refuge continues to strengthen our robust data security measures and to invest in technology solutions, policies and procedures to mitigate risks and improve performance. Financial plans for FY25/26 include capital investment to improve our business systems.
- Continuity of services. There are several significant contracts due for recommissioning during FY25/26. To maintain and extend contracts a local engagement and ‘win’ strategy is prepared for each service. Maintaining good relations with commissioners, negotiating contract extensions where possible and tight budgeting and control of costs are priorities.

Investment powers

The Articles of Association contain powers for the Board of Trustees to invest funds in any investments, securities and properties. As of 31st March 2025, Refuge held £706k of investments, the portfolio showing a small increase of £6k (<1%) on the previous year’s value. Refuge’s appetite for risk is medium to low, seeking to balance capital growth and income generation. Performance for the year was in line with the market and comparable indices. The portfolio is managed by Charles Stanley. Further information is provided in note 15 to the accounts.

Statement of the Board of Trustees responsibilities

The Trustees are responsible for preparing the strategic report, the Trustees’ annual report and the financial statements in accordance with applicable law and regulations. Company and social housing regulations require the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and parent charity and of the surplus or deficit of the group for the year. In preparing financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and accounting estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed and the Statement of Recommended Practice: Accounting by registered providers of social housing 2014, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the group and parent’s transactions and disclose with reasonable accuracy at any time the financial position of the group and parent charity and enable us to ensure that the financial statements comply with the requirements of the Companies Act 2006, Housing and Regeneration Act 2008, and the Accounting Direction for Private Registered Providers of Social Housing 2022. They are also responsible for safeguarding the assets of the group and parent

charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for ensuring that the report of the Board is prepared in accordance with the Statement of Recommended Practice: Accounting by registered social housing providers 2014. Financial statements are published on Refuge website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of this website is the responsibility of the board. The Board’s responsibility also extends to the ongoing integrity of the financial statements contained therein.

As far as the Board of Trustees is aware:

- There is no relevant audit information of which the charitable company’s auditor is unaware; and
- The Board of Trustees has taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

The Board of Trustees is responsible for ensuring that the pay and remuneration of key management personnel is reasonable and appropriate. Director salaries are determined annually by the People, Nominations and Remuneration Committee (PNRC). A separate policy outlines the approach to CEO pay which is capped relative to other salaries.

On behalf of the Board of Trustees



Hetti Barkworth-Nanton - Chair

This report acts as a Directors’ report for the charitable company as required by s415 of the Companies Act 2006 and includes the Strategic Report which has been approved by the Board of Trustees in their capacity as company Directors.



Independent Auditor’s Report to the Members of Refuge

Opinion

We have audited the financial statements of Refuge (the “charitable company”) and its subsidiary (the “group”) for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities, Group and Charitable Company Balance sheets, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group’s and the charitable company’s affairs as at 31 March 2025 and of the group’s 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, the Housing and Regeneration Act 2008 and the Accounting Direction for Private Registered Providers of Social Housing 2022.

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 Auditor’s responsibilities for the audit of the financial statements section of our report. We are independent of the group 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 significant 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 contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor’s report 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.

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 this gives rise to a material misstatement in the financial statements themselves. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees’ report, which includes the directors’ report and the strategic report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the strategic report and the directors’ report included within the trustees’ report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors’ report included within the trustees’ report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- the parent company has not kept adequate accounting records; or
- the parent company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees’ remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.



Responsibilities of trustees

As explained more fully in the trustees’ responsibilities statement set out on page 36, 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.

Auditor’s responsibilities for the audit of the financial statements

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

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. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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 auditor’s report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, including financial reporting legislation and the Housing SORP, and tax regulations. We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be necessary to the group’s ability to operate or to avoid a material penalty. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We also considered the opportunities and incentives that may exist within the group for fraud. We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of income as well as management override of controls. Our audit procedures to respond to these risks included enquiries of management, legal counsel and the Audit and Risk Committee about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals and income, reviewing regulatory correspondence with the Regulator of Social Housing, the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

This report is made solely to the charitable company’s members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company’s members those matters we are required to state to them in an auditor’s 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 members as a body, for our audit work, for this report, or for the opinions we have formed.



Julia Poulter
Senior Statutory Auditor
For and on behalf of
Crowe U.K. LLP
Statutory Auditor
London

30 September 2025



Financial statements

Consolidated statement of financial activities

For the year ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income from:					
Donations and legacies	4	6,497,879	1,798,556	8,296,435	7,522,107
Operating activities					
Contracts for Support Services	5	8,076,327	-	8,076,327	7,406,866
Housing Management	3	5,972,637	-	5,972,637	5,270,785
Grants	6	-	9,174,474	9,174,474	7,118,321
Other trading activities	8	128,168	-	128,168	125,602
Investments	7	286,252	-	286,252	265,507
Other income		41,605	-	41,605	104,806
Total income	3	21,002,868	10,973,030	31,975,898	27,813,994
Expenditure on:					
Raising funds	9	2,562,614	-	2,562,614	3,370,224
Charitable activities					
• Refuge provision		10,641,408	1,664,560	12,305,968	8,900,974
• Advocacy		3,320,774	2,280,191	5,600,965	5,659,358
• Integrated services		2,349,764	803,196	3,152,960	5,824,509
• Outreach and Floating Support		776,437	2,577,581	3,354,018	2,521,288
• National Domestic Abuse Helpline		232,463	2,688,610	2,921,073	3,058,287
• Public information		(177,060)	364,558	187,498	390,090
• Specialist support services		29	64,755	64,784	27,510
Total Expenditure	3,11	19,706,429	10,443,451	30,149,880	29,752,240
Reconciliation of funds:					
Net gains on investments	15	10,911	-	10,911	59,301
Net income/(expenditure)		1,307,350	529,579	1,836,929	(1,878,945)
Transfers between funds	20,21	204,490	(204,490)	-	-
Net movement in funds		1,511,840	325,089	1,836,929	(1,878,945)
Fund balances brought forward at 01 April 2024					
		7,120,629	715,279	7,835,908	9,714,853
Fund balances carried forward at 31 March 2025	20, 21, 22	8,632,469	1,040,368	9,672,837	7,835,908

The notes on pages 41 to 53 form part of these financial statements.

All of the activities of the charitable company related to continuing operations. There were no recognised gains and losses other than those included in the Statement of Financial Activities.

Included within expenditure is a cost of £82,656 (2024: £72,637) relating to the amortisation of intangible assets.

Balance sheet

For the year ended 31 March 2025

	Note	Group		Charity	
		2025 £	2024 £	2025 £	2024 £
Fixed Assets					
Tangible assets	13	-	400,187	-	400,187
Intangible assets	14	39,777	100,841	39,777	100,841
Investments	15	706,351	701,084	706,352	701,084
		746,128	1,202,112	746,129	1,202,112
Current Assets					
Debtors	16	5,426,762	6,095,685	5,533,158	6,237,069
Cash at bank and in hand		9,826,197	6,456,668	9,700,989	6,296,127
		15,252,959	12,552,353	15,234,147	12,533,196
Creditors: Amounts falling due					
within one year	17	(5,960,670)	(5,267,671)	(5,941,859)	(5,248,514)
Net Current Assets		9,292,289	7,284,682	9,292,288	7,284,682
Total Assets less Current Liabilities		10,038,417	8,486,794	10,038,417	8,486,794
Provisions for liabilities and charges	19	(365,580)	(650,886)	(365,580)	(650,886)
Net Assets		9,672,837	7,835,908	9,672,837	7,835,908
Represented by:					
Unrestricted Funds	20				
General		8,592,692	6,619,601	8,592,692	6,619,601
Designated Funds		39,777	501,028	39,777	501,028
		8,632,469	7,120,629	8,632,469	7,120,629
Restricted Funds					
	21	1,040,368	715,279	1,040,368	715,279
Total Funds					
	22	9,672,837	7,835,908	9,672,837	7,835,908

Approved by the Board of Trustees on 25/09/2025


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Hetti Barkworth-Nanton


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Katharine Patel

The notes on pages 41 to 53 form part of these financial statements.

Company number: 1412276

Statement of Cash Flows

For the year ended 31 March 2025

	Note	2025 £	2024 £
Net Cash Inflow/(Outflow) from Operating Activities	1	3,105,235	(3,428,377)
• Investment income received	7	286,252	265,507
Capital Expenditure and financial investment			
• Payments to acquire Tangible Fixed Assets	13	(1,079)	(38,922)
• Payments to acquire Intangible Fixed Assets	14	(26,523)	(26,523)
• Payments to acquire Financial Investments	15	(111,918)	(117,810)
• Investment disposal proceeds	15	118,257	88,676
Increase/(Decrease) in Cash and Cash Equivalents	2	3,370,224	(3,257,449)

Notes to the Statement of Cash Flows

1 Reconciliation of Changes in Resources to Net Cash Outflow from Operating Activities

	2025 £	2024 £
Net movement in funds	1,836,929	(1,878,945)
Depreciation	266,629	220,185
Amortisation	87,587	72,637
Loss on fixed asset disposal	134,637	-
Investment income	(286,252)	(265,507)
Unrealised/Realised (gains)	(10,911)	(59,301)
Decrease/(increase) in trade and other Debtors	668,923	(2,543,205)
Increase in trade and other Creditors	692,999	458,502
Movement in provision	(285,306)	530,886
	3,105,235	(3,464,748)

2 Reconciliation of Net Cash Flow to Movements in Net Funds

	2025 £	2024 £
Increase/(decrease) in Cash and Cash at Bank in the year	3,370,224	(3,257,449)
Increase/(decrease) in net funds	3,370,224	(3,257,449)
Net funds at 1 April 2024	6,463,952	9,721,401
Net funds at 31 March 2025	9,834,176	6,463,952

3 Reconciliation of net funds to cash at bank and in hand

	2025 £	2024 £
Net funds	9,834,176	6,463,952
Cash held with investment managers	(7,979)	(7,284)
Cash at bank and in hand	9,826,197	6,456,668

Notes

1. Accounting Policies

Basis of accounting

The financial statements are prepared on the historical cost convention of accounting, as modified by the revaluation of Fixed asset Investments and in accordance with applicable Accounting Standards and in compliance with The Accounting Direction for Private Registered Providers of Social Housing 2022, Housing SORP 2018, the Statement of Recommended Practice “Accounting for Registered Social Providers”, the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with “The Financial Reporting Standard Accounts applicable in the UK and Republic of Ireland” (“FRS 102”), The Charities Act 2011 and the requirements of the Companies Act 2006. The charity is a public benefit entity for the purposes of FRS 102.

Going concern

Refuge’s financial statements have been prepared on the going concern basis. Per FRS 102, an entity is a going concern unless the trustees either intend to liquidate the entity or to cease operating, or has no realistic alternative but to do so. Refuge’s Trustees have assessed Refuge’s ability to continue as a going concern for twelve months after the signing of the 2024/25 accounts, i.e. until September 2026, based on projections of Refuge’s income, expenditure and cashflow over that period.

Refuge has generated a surplus of £1.8m in 2024/25. (See the annual report’s financial review for more information.) Year end unrestricted and free reserves which exclude designated funds are £8.6m which is above the risk based reserves policy range of £5.2m to £6.4m, with a cash balance of £9.8m. Reserves and cash at these levels are expected to be sufficient to cover ongoing operations. In 2025/26 we have planned to generate a small surplus and to maintain an ongoing surplus thereafter.

The risk based reserves policy was determined by the Board at the end of 2023/24 by assessing the key risks, their potential likelihoods and impacts in order to establish how much the Charity should hold as reserves against those risks materialising, to ensure that the charity would be able to continue in operation. The policy is due for review to re-assess those risks and this work is planned to be undertaken in the 2025/26 financial year.

Should Refuge experience an unexpected short-term drop in liquidity, mitigating actions are available, including the liquidation of £706k of investments. After considering the current level of reserves and cash, the forecast to September 2026, and the mitigating actions available, should unforeseen circumstances arise, it is the opinion of the trustees that the Group has adequate financial resources to continue its activities for the foreseeable future and that there are no material uncertainties that may cast significant doubt on the ability of the charity to continue as a going concern. Accordingly, these financial statements have been prepared using the going concern basis of preparation.

Basis of Consolidation

The consolidated financial statements comprise Refuge together with its wholly owned subsidiary, Refuge Trading Ltd. A summarised profit and loss account for the subsidiary is given in note 26. The results of the subsidiary have been consolidated on a line by line basis.

As permitted by section 408 of the Companies Act 2006 no separate statement of financial activities is presented in respect of the parent charity. The net movement of funds attributable to the parent charity is an increase of £1,836,929.

Tangible Fixed Assets - Depreciation

Tangible fixed assets costing more than £1,000, except items of high wear and tear for refugees, have been capitalised and recorded at cost.

Depreciation is provided on all fixed assets at rates calculated to write off the cost of each asset over their estimated useful lives or the length of the contract/project for which the fixed assets were acquired. Land is not depreciated.

Freehold buildings	50 years straight line
Leasehold improvements	5 years straight line
Fixtures and fittings	4 years straight line
Office equipment	4 years straight line

Intangible Fixed Assets - Amortisation

Intangible assets costing more than £1,000 are recognised at cost and are subsequently measured at cost less accumulated amortisation. Intangible assets are capitalised once the charity can reliable measure the expenditure attributable to the software or website implementation or development and has demonstrated its intention to bring the software or website into use. Amortisation, included in expenditure in the SOFA, is recognised so as to write off the cost of these assets over their estimated useful lives which are determined to be as follows:

Software	4 years straight line
Website	4 years straight line

Impairment of fixed assets

An assessment is made at each reporting date of whether indications exist that an asset may be impaired. Impairment losses are recognised through expenditure, with the depreciation or amortisation being adjusted to reflect the revised carrying amount.

Income

All income is accounted for when the charity has entitlement to the funds, receipt is probable and the amount can be measured reliably. Donations and legacies include donations, gifts, legacies and some grants receivable.

Income from trading activities which includes income from running events or summits, including sponsorship for those events or summits, is recognised in the accounting period in which the event takes place. Income from delivering training is recognised when the contract has been agreed and the invoice raised. Income from partnership sales is recognised when we are notified of the confirmed amount. Income from license fees is recognised over the license period. All such income is recognised in the charity’s subsidiary company, Refuge Trading Limited, company registration No. 13799550.

Gifts in kind and intangible income are treated either as donations in the period the gift or intangible income is received, or as an asset, in both cases at a reasonable estimate of the gross value to the charity.

Contractual income is recognised when the obligations of the contract are delivered.

Fundraising income, shown as ‘donations and legacies’ in the SOFA, is shown gross except for small fundraising events where the cash is received net of expenditure. Donations and income from fundraising activities are recognised when there is entitlement to these and the probably of receipt which is effectively at the point of receipt of the cash.

Legacies notified prior to year end are accounted as income where it can be demonstrated that the charity had entitlement as at the year end, the amounts can be quantified with reasonable certainty and where receipt is probable. Entitlement is usually indicated by receipt of grant of probate.

Investment income is accounted for on a receivable basis.

Grants are recognised when the entitlement to the grant is confirmed and any conditions not within the charity’s control have been met. Grants can either provide core funding, or be of a general nature provided by the government and charitable foundations.

Housing income includes rental and service charge income and is recognised on units which are available to rent, net of void units.

Interest income is accrued on a time apportioned basis, by reference to the principle outstanding at the effective interest rate.

Cost of raising funds

Fundraising expenditure comprises costs incurred encouraging people and organisations to contribute financially to the charity’s work. This includes costs of advertising and staging of special fundraising events.

Support costs

Support costs are allocated to services and fundraising on the basis of headcount.

Redundancy and termination payments

Statutory redundancy payments are made subject to applicable law where an employee has two or more years’ continuous service at the date they are made redundant, they are entitled to a tax free statutory redundancy payment. Other termination payments made are subject to entitlement including pay in lieu of notice where this is applicable. All such payments are accounted for at the point at which the charity has an obligation to pay them.

Governance costs

Governance costs comprise all expenditure not directly related to the charitable activity or fundraising ventures including audit fees. The costs are allocated over the activities on the same basis as other administrative costs.

Provisions

Provisions are recognised when the Group has an obligation at the reporting date as a result of a past event, which it is probable will result in the transfer of economic benefits and that obligation can be reliably estimated. Provisions are measured at the best estimate of the amounts required to settle the obligation.

For additional information about the provisions held refer to note 19

At its meeting in March 2024 the Board decided to terminate the lease of the now former Head Office premises giving rise to a commitment to pay dilapidations to the landlord. Appropriate provisions for that were included in the 2023/24 accounts. Negotiations in relation to this are now complete and will be settled in 2025/26.

Additionally, we have made a provision in relation to potential VAT liabilities.

We have also made a provision for costs that we anticipate incurring in relation to a refuge property.

Bad debts

Bad debts are recognised when all arrears and debt collection procedures have been exhausted. Bad debts are written off on a percentage basis depending on their age and the probability of collection.

Investments

Investments are held in the balance sheet at market value at the year end. Any change from market value at the previous balance sheet date or from cost if purchased during the year, is included in the Statement of Financial Activities.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial instruments

The company accounts for its financial instruments as ‘basic’ in accordance with the recognition criteria of Section 11 of FRS 102.

Financial instruments are recognised in the company’s balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Financial assets and liabilities

Financial assets and liabilities are classified as payable or receivable within one year on initial recognition and are measured at the undiscounted amounts of cash or other consideration exected to be paid or received , net of any impairment.

Basic financial assets

Basic financial assets, including trade and other debtors, cash and bank balances, and balances due from the subsidiary, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic financial liabilities

Basic financial liabilities, including trade and other creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest.

Other financial assets

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in the SOFA, except that investments in equity instruments that are not publicly traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets

Financial assets, other than those held at fair value through the SOFA, are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in the Statement of Financial Activities.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership to another entity.

Pension Funds

Refuge operates a defined contribution pension scheme for all staff. The amount charged to the Income and Expenditure Account in respect of pension costs is the contributions payable in the year.

Operating Lease Agreement

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA on a straight line basis over the period of the lease.

Fund Account

Restricted funds represent monies received for specific projects undertaken by the charity. Designated funds represent monies set aside by the trustees for a specific purpose. General unrestricted funds of the charity are freely available for the general purposes of the charity.

Status

Refuge is a registered social landlord with the Regulator of Social Housing. The register number is 4730.

The company is limited by guarantee and does not have a share capital. It is also a registered charity (Number 277424). In the event of the company winding up, members are required to contribute a sum not exceeding £1.

Judgements and key sources of estimation uncertainty

In the application of the company’s accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Critical estimates

The following estimates have had the most significant effect on amounts recognised in the financial statements.

The company has an obligation to pay dilapidations on expiry of the company’s leases. The cost of these reinstatements and the present value of the obligation depend on a number of factors including the expected rise in cost of building maintenance, uncertainty over the timing of the cost of reinstatements, and the discount rate. Management estimates these factors in determining the net dilapidation provision in the balance sheet. The assumptions reflect historical experience and current trends. See note 19 for the disclosures relating to the dilapidation provision. See note 23 which includes anticipated costs under a full repair lease.

2. Comparative statements of financial activities

For the year ended 31 March 2024 and 31 March 2025

The charity makes an estimate of the recoverable value of trade and other debtors. When assessing impairment of trade and other debtors, management considers factors including the current credit rating of the debtor, the ageing profile of debtors and historical experience. See note 16 for the net carrying amount of the debtors and associated impairment provision.

The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 13 for the carrying amount of the property, plant and equipment and note 1 for the useful economic lives for each class of asset.

Similarly the amortisation charge for intangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments and economic utilisation of the assets. See note 14 for the carrying amount of the intangible assets and note 1 for the useful economic lives for each class of assets.

The charity recognises income on grants in line with the expenditure of those grants and defers income received but not yet spent to future periods. This is considered to be a prudent approach as grants have deliverable requirements which, if not met, could result in the return of funds to the grantor.

The charity considers that the lease agreements for properties under its management are in their nature operating leases and accounts for them as such, recognising the costs of those as rental payments.

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income from:							
Donations and legacies	4	6,497,879	1,798,556	8,296,435	6,141,977	1,380,130	7,522,107
Operating activities							
• Contracts for Support Services	5	8,076,327	-	8,076,327	7,406,866	-	7,406,866
• Housing Management	3	5,972,637	-	5,972,637	5,270,785	-	5,270,785
• Grants	6	-	9,174,474	9,174,474	-	7,118,321	7,118,321
Other trading activities	8	128,168	-	128,168	125,602	-	125,602
Investments	7	286,252	-	286,252	265,507	-	265,507
Other income		41,605	-	41,605	104,806	-	104,806
Total income	3	21,002,868	10,973,030	31,975,898	19,315,543	8,498,451	27,813,994
Expenditure on:							
Raising funds	9	2,562,614	-	2,562,614	3,370,224	-	3,370,224
Charitable activities							
• Refuge provision		10,641,408	1,664,560	12,305,968	7,847,398	1,053,576	8,900,974
• Advocacy		3,320,774	2,280,191	5,600,965	4,145,590	1,513,768	5,659,358
• Integrated services		2,349,764	803,196	3,152,960	5,031,016	793,493	5,824,509
• Outreach and Floating Support		776,437	2,577,581	3,354,018	444,471	2,076,817	2,521,288
• National Domestic Abuse Helpline		232,463	2,688,610	2,921,073	487,396	2,570,891	3,058,287
• Public information		(177,060)	364,558	187,498	66,850	323,240	390,090
• Specialist support services		29	64,755	64,784	27,510	-	27,510
Total Expenditure	3, 11	19,706,429	10,443,451	30,149,880	21,420,455	8,331,785	29,752,240
Realised gains/(losses) on investments							
	15	10,911	-	10,911	59,301	-	59,301
Net income/(expenditure)							
		1,307,350	529,579	1,836,929	(2,045,611)	166,666	(1,878,945)
Transfers between funds	20, 21	204,490	(204,490)	-	-	-	-
Net movement in funds		1,511,840	325,089	1,836,929	(2,045,611)	166,666	(1,878,945)
Reconciliation of funds:							
Fund balances brought forward		7,120,629	715,279	7,835,908	9,166,240	548,613	9,714,853
Fund balances carried forward at 31 March 2025							
	20,21,22	8,632,469	1,040,368	9,672,837	7,120,629	715,279	7,835,908

3a. Particulars of turnover, cost of sales, operating costs and operating surplus

	2025 Turnover £	2025 Operating Costs £	2025 Operating Surplus/ (deficit) £	2024 Turnover £	2024 Operating Costs £	2024 Operating Surplus/ (deficit) £
Social housing lettings	5,972,637	6,868,779	(896,142)	5,270,785	5,651,903	(381,118)
Other social housing activities:						
Contracts for Support Services	2,779,570	3,739,811	(960,241)	2,376,425	2,113,036	263,389
Other grants and donations*	1,697,378	1,697,378	-	1,136,035	1,136,035	-
	10,449,585	12,305,968	(1,856,383)	8,783,245	8,900,974	(117,729)
Non-social housing activities	21,538,334	17,843,912	3,694,422	19,030,750	20,851,266	(1,820,516)
Total:	31,987,919	30,149,880	1,838,039	27,813,995	29,752,240	(1,938,245)

* No government grants are included within the Other grants and donations line above.

The costs of running refuges which form part of our Integrated Services, are included in Operating Costs for Social housing lettings and Operating Costs for Contracts for Support Services. In 2024 these costs were included in Operating Costs for Non-social housing activities.

3b. Particulars of income and expenditure from social housing lettings

	2025 £	2024 £
Social housing income		
Rent receivable net of identifiable service charges	2,588,679	2,266,891
Service charges receivable eligible for Housing Benefit	3,783,805	3,313,456
Service charges receivable ineligible for Housing Benefit	342,715	312,901
Rent losses due to voids	(742,562)	(622,463)
Turnover from social housing lettings	5,972,637	5,270,785
Expenditure on social housing lettings		
Services	1,970,862	1,271,752
Management	2,360,977	2,735,105
Routine maintenance	189,052	132,735
Planned maintenance	38,778	97,459
Bad debts	292,869	216,834
Lease charges	2,000,925	1,186,742
Property depreciation	15,316	11,276
Operating costs on social housing lettings	6,868,779	5,651,903
Operating deficit on social lettings	(896,142)	(381,118)

Social (supported) housing units	2025	2024
The number of supported housing units under management at the end of the period:		
Owned and managed	8	8
Not owned but managed	330	321
	338	329

All units under management are designated supported housing.

4. Donations and legacies

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Trusts	354,713	1,077,645	1,432,358	298,247	851,152	1,149,399
Corporates	623,855	477,396	1,101,251	413,313	477,811	891,124
Major donors	537,159	152,827	689,986	562,862	11,972	574,834
Private donors	4,370,696	89,416	4,460,112	4,151,693	39,195	4,190,888
	5,886,423	1,797,284	7,683,707	5,426,115	1,380,130	6,806,245
Legacies	456,340	1,272	457,612	715,218	-	715,218
Donations in kind	155,116	-	155,116	644	-	644
	6,497,879	1,798,555	8,296,435	6,141,977	1,380,130	7,522,107

Private donors includes:Fundraising from Events of £903k (2024: 734k), Local Fundraising of £449k (2024: £518k) and Individual Giving of £2,414k (2024: £2.3m)

5. Contracts for Support Services

	2025 £	2024 £
Refuge provision	2,348,886	2,678,619
Advocacy	2,737,101	2,487,299
Integrated services	2,753,898	2,240,948
Outreach and floating Support	236,442	-
	8,076,327	7,406,866

Support services under housing related support would encompass such activities that enabled the service user to develop the appropriate skills needed for maintaining independence in their own home once outside of the support service framework i.e. building local networks for support, making links into the community, understanding benefit entitlement and how to apply, developing personal finance awareness to pay rent and other associated household bills.

6. Grants

	2025 £ Restricted	2024 £ Restricted
Cambridgeshire County Council	10,256	5,234
City Of London	353,850	212,311
Greater London Authority including MOPAC	4,348,588	2,897,215
Hertfordshire County Council	258,051	81,996
Home Office	2,489,091	2,210,572
IRISi	291,750	86,430
Job Centre plus	3,019	2,980
London Borough Barking and Dagenham	172,062	227,237
London Borough of Hounslow	40,932	44,073
London Borough of Hackney	-	32,564
London Borough of Lambeth	295,340	115,267
London Borough of Lewisham	203,917	156,230
London Borough of Redbridge	-	3,852
London Borough of Richmond upon Thames and Wandsworth	210,840	239,430
London Borough of Southwark	46,173	-
London Community Foundation	60,817	38,342
Nuneatonand Bedworth Borough Council	5,000	-
Royal Borough of Kingston Upon Thames	-	72,977
Standing Together	-	112,904
The Ministry of Justice	-	21,924
The Police and Crime Commissioner for Derbyshire	39,979	239,500
Standing Together	75,154	-
The Ministry of Justice	95,752	-
Wandsworth Borough Council	48,000	-
The Police and Crime Commissioner for Hertfordshire	-	88,124
The Police and Crime Commissioner for Warwickshire	38,546	39,979
Warwickshire County Council	80,182	189,180
Womens Aid Fedoration of England	7,175	-
	9,174,474	7,118,321

There are no government grants included within grants

Section 37 Statement

Refuge received a grant of £283,081 from London Councils in 2024/25 for the Pan-London Domestic and Sexual Abuse Helplines Project, funded under Prioirty 2, Service area 2.3, which Refuge runs in partnership with Women and Girls Network, Rape Crisis South London and Respect. As Lead Partner, Refuge retained £125,047 of this grant, which was spent on staff, delivery costs and overheads on the National Domestic Abuse Helpline. The following summary illustrates how money was allocated across the partnership and that it has been used for the purposes outlined in the grant. Overspend/ underspend relates to prior year activity.

	Grant £	Grant Spent £
Lead Partner - Refuge	125,047	149,189
Delivery Partner - Women and Girls Network	78,772	77,261
Delivery Partner - Rape Crisis South London	67,939	87,755
Delivery Partner - Respect	11,323	11,323
	283,081	325,528

7. Investment income

	2025 £	2024 £
Listed investments	14,258	14,956
Interest receivable	271,994	250,551
	286,252	265,507

8. Other trading activities

	2025 £	2024 £
Logo licence	25,708	54,208
Corporate partnerships	83,402	71,394
Tech Income	19,058	-
	128,168	125,602

9. Costs of raising funds

	2025 £	2024 £
Staff costs	1,082,555	1,271,445
Depreciation and amortisation	20,395	19,667
Trading activities	63,506	62,864
Advertising, campaigns and events	825,618	875,644
Support costs	290,874	840,002
Other costs	279,666	300,602
	2,562,614	3,370,224

10. Governance Costs

	2025 £	2024 £
Auditors' remuneration (net)	39,000	30,600
Auditors' remuneration non-audit (net)	-	1,105
Irrecoverable VAT	7,800	6,120
Total auditors' remuneration inclusive of VAT	46,800	37,825
Legal advice and recruitment of trustees	-	3,855
Total governance costs	46,800	41,680

Governance costs for the year which are included in support cost in note 11 are £46,800 (inclusive of irrecoverable VAT) (2024: £41,680).

11. Total Expenditure

	Cost of Raising Funds £	Refuge Provision £	Advocacy £	Integrated services £	Outreach and Floating Support £	National Domestic Abuse Helpline £	Public Information £	Specialist Support Services £	Total 2025 £
2025									
Direct Costs including	2,251,345	10,819,609	4,711,017	2,605,667	3,078,197	2,646,239	161,605	64,784	26,338,463
Operational Support									
Support Costs*	311,269	1,486,359	889,948	547,293	275,821	274,834	25,893	-	3,811,417
	2,562,614	12,305,968	5,600,965	3,152,960	3,354,018	2,921,073	187,498	64,784	30,149,880

*Support Costs include governance costs of £46,800 incl. VAT

	Cost of Raising Funds £	Refuge Provision £	Advocacy £	Integrated services £	Outreach and Floating Support £	National Domestic Abuse Helpline £	Public Information £	Specialist Support Services £	Total 2024 £
2024									
Direct Costs including	2,510,555	6,871,121	4,083,203	4,421,831	1,963,989	2,265,208	278,631	27,510	22,422,048
Operational Support									
Support Costs	859,669	2,029,853	1,576,155	1,402,678	557,299	793,079	111,459	-	7,330,192
	3,370,224	8,900,974	5,659,358	5,824,509	2,521,288	3,058,287	390,090	27,510	29,752,240

*Support Costs include governance costs of £41,680 incl. VAT

	2025 £	2024 £
Staff costs	17,461,132	17,684,155
Temporary staff	628,746	861,138
Consultants	58,781	33,928
Other staff costs	468,139	477,106
Property costs	2,948,990	2,801,719
Equipment costs	107,873	39,250
Telephone	505,442	480,236
Audit	62,634	59,094
Depreciation and amortisation	354,214	292,824
Other costs	7,553,929	7,022,790
	30,149,880	29,752,240

12. Staff Costs

	2025 £	2024 £
Wages and salaries	15,089,772	15,234,065
Apprenticeship levy	58,111	59,435
Social security costs	1,431,622	1,476,810
Pension costs	881,627	913,845
	17,461,132	17,684,155

These include Redundancy and termination payments of £78,633 (2024: £141,607). Statutory redundancy payments are made subject to applicable law where an employee has two or more years’ continuous service at the date they are made redundant, they are entitled to a tax free statutory redundancy payment. Other termination payments made are subject to entitlement including pay in lieu of notice where this is applicable. All such payments are accounted for at the point at which the charity has an obligation to pay them.

Pension commitments on the balance sheet of £109k (2024: £120k) relate only to the prior month’s pension payment which settles after each month end. There are no amounts within this balance due to Directors who have left the organisation.

The average monthly number of employees, analysed by operating activities, during the year was:

	2025 No.	2024 No.
Refuge provision	150	119
Advocacy	91	77
Integrated Services	61	67
Outreach and Floating Support	31	28
National Domestic Abuse Helpline	39	45
Public information	4	4
Other Refuge services	96	111
	472	450

The full time equivalent number of staff whose remuneration payable in relation to the period of account fell within each band of £10,000 from £60,000 upwards (including benefits in kind and compensation for loss of office but excluding employers’ National Insurance and employers’ pension contributions) was in excess of £60,000 during the year was:

	2025 No.	2024 No.
£60,001 - £70,000	11	7
£70,001 - £80,000	3	2
£80,001 - £90,000	-	3
£90,000 - £100,000	1	1
£120,001 - £130,000	1	1
£130,001 - £140,000	-	1

	2025 £	2024 £
Employers’ Pension contributions in respect of employees whose remuneration was in excess of £60,000 during the year	85,144	106,634

Emoluments to key management personnel

The remuneration paid to the key management personnel of Refuge (the Chief Executive, the Director of Technology, the Director of Fundraising and Communications, the Director of Corporate Services, the Director of People and Culture and the Director of Service Delivery was:

	2025 £	2024 £
Emoluments (including pension contributions, employers’ National Insurance, benefits in kind and termination payments)	653,608	728,450
Emoluments include amounts paid to the highest paid member of key management personnel (including employers’ National Insurance, benefits in kind and termination payments but excluding pension contributions):	148,495	115,475

The highest paid director, the Chief Exective, is an ordinary member of the charity’s defined contribution salary sacrifice pension scheme with Aegon and no enhancements or special terms are applied.

No members of the Board of Trustees received any remuneration during the year (2024: £Nil).

Remuneration Policy

The remuneration of key management personnel is set by undertaking an annual review of their roles considering:

- Any change or additional scope to the role requiring a re-evaluation
- The benchmarking of similar roles within the market relevant for the professional field and /or sector
- Recruitment and retention issues or requirements

Any significant changes are discussed by the People, Nomination and Remuneration Committee.

13. Tangible Fixed Assets

	Freehold Property £	Leasehold Improvements £	Fixtures and Fittings £	Office Equipment £	Total £
Group and Charity					
Cost					
At 1 April 2024	17,689	100,743	193,222	554,322	865,976
Additions	-	-	653	426	1,079
Disposals	(17,689)	(100,743)	(193,875)	(554,748)	(867,055)
At 31 March 2025	-	-	-	-	-
Depreciation					
At 1 April 2024	11,515	44,775	93,392	316,107	465,789
Charge for the year	6,174	22,203	49,446	188,806	266,629
Loss on Disposal	-	33,765	51,037	49,835	134,637
Disposals	(17,689)	(100,743)	(193,875)	(554,748)	(867,055)
At 31 March 2025	-	-	-	-	-
Net Book Value					
At 31 March 2025	-	-	-	-	-
At 31 March 2024	6,174	55,968	99,830	238,215	400,187

14. Intangible Fixed Assets

	Website £	Software £	Total £
Group and Charity			
Cost			
At 1 April 2024	339,137	126,367	465,504
Additions	26,523	-	26,523
Disposals	(312,614)	(126,367)	(438,981)
At 31 March 2025	53,046	-	53,046
Amortisation			
At 1 April 2024	238,296	126,367	364,663
Charge for the year	87,587	-	87,587
Loss on disposal	-	-	-
Disposals	(312,614)	(126,367)	(438,981)
At 31 March 2025	13,269	-	13,269
Net Book Value			
At 31 March 2025	39,777	-	39,777
At 31 March 2024	100,841	-	100,841

Intangible assets held at the year end comprise the National Domestic Abuse Helpline website.

15. Investments

a) Financial Investments - Group and Charity

	2025 £	2024 £
Investments at market value at beginning of the year	693,800	605,365
Additions at cost	111,918	117,810
Disposal proceeds	(118,257)	(88,676)
Unrealised/ Realised gains	10,911	59,301
	698,372	693,800
Cash held with investment managers	7,979	7,284
Market value at end of the year	706,351	701,084
Historic cost at end of the year	569,041	570,711

Comprising:		
Global fixed interest	149,749	147,210
UK equities and funds	115,063	120,578
Overseas equities and funds	317,880	334,850
Property	13,087	11,306
Alternatives	73,496	52,890
Cash	37,076	34,250
	706,351	701,084

All investments are listed on a recognised stock exchange.

There were no individual holdings the market value of which is considered to be material in the context of the portfolio as a whole.

b) Charity Investment in Trading Subsidiary

	2025 £	2024 £
Issued share capital	1	1

16. Debtors: Amounts falling due within one year

	Group		Charity	
	2025 £	2024 £	2025 £	2024 £
Trade Debtors	2,302,719	3,469,540	2,286,714	3,458,220
Bad debt provision	(49,184)	(49,184)	(49,184)	(49,184)
Prepayments	547,967	468,851	547,967	468,851
Rent deposit	75,692	36,058	75,692	36,058
Other Debtors	2,549,568	2,170,420	2,549,568	2,158,420
Intercompany Debtors	-	-	122,401	164,704
	5,426,762	6,095,685	5,533,158	6,237,069

17. Creditors: Amounts falling due within one year

	Group		Charity	
	2025 £	2024 £	2025 £	2024 £
Trade Creditors	2,587,154	2,596,428	2,587,154	2,596,428
Accruals	1,050,574	798,646	1,041,674	791,647
Deferred income (note 18)	1,701,499	1,249,268	1,690,077	1,238,691
Other taxes and social security	369,505	405,297	371,016	403,716
Other Creditors	251,938	218,032	251,938	218,032
Intercompany Debtors				
	5,960,670	5,267,671	5,941,859	5,248,514

18. Deferred Income

	Group		Charity	
	2025 £	2024 £	2025 £	2024 £
Balance as at 1 April	1,249,269	679,861	1,238,692	679,861
Created in the year	1,211,754	1,275,902	1,210,910	1,265,385
Released in the year	(759,525)	(706,494)	(759,525)	(706,554)
Balance as at 31 March	1,701,498	1,249,269	1,690,077	1,238,692

19. Provisions for liabilities and charges

	2025 £	2024 £
Provision at beginning of the year	650,886	120,000
Created during the year	4,200	530,886
Released during year	(289,506)	-
Balance at the end of the year	365,580	650,886

The total provision comprises: i) amounts calculated to realise the exit from the current Head Office premises including amounts in accordance with the provisions of the lease in dilapidations £66k; ii) £70k in relation to estimated future deficits concerning Refuge’s Admitted Body Status of Hertfordshire LGPS scheme, a final salary scheme for one ex-employee; iii) £165k in relation to potential VAT liabilities; iv) dilapidations provisions against a refuge property £60k; v) sinking fund in relation to 17 properties £4k. The timing of realising these provisions is for items i, ii and iii expected to be during 2025/26 but for items iv and v, is uncertain.

20. Unrestricted Funds

Group and Charity - Current Year	1 April 2024 £	Incoming £	Outgoing £	Transfers £	31 March 2025 £
General	6,619,601	21,013,779	(19,706,429)	665,741	8,592,692
Fixed Asset Fund	501,028			(461,251)	39,777
	7,120,629	21,013,779	(19,706,429)	204,490	8,632,469

Group and Charity - Prior Year	1 April 2023 £	Incoming £	Outgoing £	Transfers £	31 March 2024 £
General	8,403,795	19,315,543	(21,361,154)	261,417	6,619,601
Fixed Asset Fund	762,445			(261,417)	501,028
	9,166,240	19,315,543	(21,361,154)	-	7,120,629

General funds

These funds are available for Refuge’s general purposes.

Designated funds

The Board has created a designated Fixed Asset Fund to hold the balance of all tangible and intangible fixed assets separately from general funds. This reflects the fact that these assets are not available to be expended in the same way general funds are, as they are utilised in Refuge’s day-to-day operations and are not readily realisable as cash.

21. Restricted Funds

Group and Charity - Current Year	1 April 2024 £	Incoming £	Outgoing £	Transfers £	31 March 2025 £
Refuge Provision	49,487	2,209,271	(1,664,560)	-	594,198
Outreach and Floating Support	96,183	2,580,520	(2,577,581)	(75,702)	23,420
Integrated Services	53,907	803,687	(803,196)	-	54,398
National Domestic Abuse Helpline	82,435	2,660,377	(2,688,610)	(54,202)	-
Specialist Services	-	65,817	(64,755)	-	1,062
Advocacy	233,267	2,488,800	(2,280,191)	(74,586)	367,290
Others	200,000	164,558	(364,558)	-	-
	715,279	10,973,030	(10,443,451)	(204,490)	1,040,368

Group and Charity - Prior Year	1 April 2023 £	Incoming £	Outgoing £	Transfers £	31 March 2024 £
Refuge provision	150,456	1,037,910	(1,053,576)	(85,303)	49,487
Outreach and Floating Support	106,628	2,095,997	(2,076,817)	(29,625)	96,183
Integrated Services	-	847,400	(793,493)	-	53,907
National Domestic Abuse Helpline	73,094	2,535,731	(2,570,891)	44,501	82,435
Advocacy	218,436	1,409,170	(1,513,768)	119,429	233,267
Others	-	572,242	(323,240)	(49,002)	200,000
	548,614	8,498,450	(8,331,785)	49,002	715,279

21. Restricted Funds (cont)

Refuge provision

Housing benefit and Supporting People funding used in an emergency accommodation setting to provide critical support services to women and children fleeing from domestic violence. Relevant support activities range from support to set up and maintain a home making links with community groups and organizations; assistance in developing independent living skills (finance, social and domestic/life); signposting to specialist services to help maintain health and well being; signposting to culturally specific legal services, health services, counselling and advocacy.

Outreach and Floating Support

Used in the local community setting to provide critical support services to women and children fleeing from domestic violence. Relevant support activities range from support to maintain a home; making links with community groups and organizations; assistance in developing independent living skills (finance, social and domestic/life); signposting to specialist services to help maintain health and well being; signposting to culturally specific legal services, health services, counselling and advocacy.

Integrated services

Refuge runs a number of integrated services, which act as the first point of contact for any victim of gender-based violence. This service supports those who have experienced domestic violence, rape and sexual assault, prostitution, stalking, trafficking, forced marriage, female genital mutilation (FGM) and so-called ‘honour’ based violence. Our clients are able to come to one place to access a range of specialist support, including safety, alongside emotional and practical support.

National Domestic Abuse Helpline

Used to fund the National Domestic Abuse Helpline

Advocacy

Used to fund intensive short to medium support to women at high risk of domestic violence as they pursue legal remedies and protection through the criminal and civil justice systems.

22. Analysis of Net Assets between Funds

Group and Charity - Current Year	Unrestricted Funds £	Restricted Funds £	Total £
Tangible fixed assets	-	-	-
Intangible fixed assets	39,777	-	39,777
Financial Investments	706,351	-	706,351
Net current assets	8,251,921	1,040,368	9,292,289
Provisions	(365,580)	-	(365,580)
	8,632,469	1,040,368	9,672,837

Group and Charity - Prior Year	Unrestricted Funds £	Restricted Funds £	Total £
Tangible fixed assets	400,187	-	400,187
Intangible fixed assets	100,841	-	100,841
Financial Investments	701,084	-	701,084
Net current assets	6,569,403	715,279	7,284,682
Provisions	(650,886)	-	(650,886)
	7,120,629	715,279	7,835,908

23. Commitments

At 31 March 2025 the group had future minimum lease commitments under non-cancellable operating leases as set out below:

	2025 Land and Buildings £	2025 Other £	2024 Land and Buildings £	2024 Other £
Group and Charity				
Up to one year	1,096,526	754	394,745	1,404
Between one and five years	1,174,903	-	587,246	702
Later than five years	523,128	-	45,236	-
	2,794,557	754	1,027,227	2,106

Operating lease costs in the year amounted to £181,418 (2024: £368,767) in respect of land and buildings and £3,167 (2024: £20,684) in respect of other leases. Amounts have been included for budgeted repairs and estimated future costs for a property that is managed under a full repair lease.

24. Related Party Transactions

During the year 3 (2024: 5) trustees received reimbursement of expenses totaling £1,388 (2024: £1,232). Donations from trustees during the year were £97 (2024: £NIL).

During the year the charity received income from its trading subsidiary for the use of charity staff, data and facilities and for the use of the charity logo. At the year end the trading company owed the charity £122,401 (2024: 164,704).

25. Net Income for the year is stated after charging:

	2025 £	2024 £
Depreciation (see Note 13)	266,629	254,224
Amortisation (see Note 14)	87,587	72,637
Auditors' remuneration		
- external audit	39,000	30,600
Auditors' remuneration non-audit (net)	-	1,105
Non recoverable VAT	7,800	6,120
Operating leases – property	181,418	368,767
Operating leases – other	3,167	20,684

26. Subsidiary Undertakings

Refuge has a wholly owned subsidiary, Refuge Trading Ltd, incorporated in the UK and registered in England with its registered office at Fora, 92 Albert Embankment, London, SE1 7TY. The company registration number is 13799550.

The purpose of Refuge Trading Ltd is to manage the corporate partnerships of the charity, including the use of the charity logo, and the sale of Refuge merchandise. Each year the distributable profits of Refuge Trading Ltd will be donated to Refuge under Deed of Covenant.

(a) Investment in Subsidiary

	2025 £	2024 £
Investment in Subsidiary Undertaking	1	1

Refuge’s investment in Refuge Trading Ltd is £1, being the whole of the issued share capital of that company.

(b) Refuge Trading Ltd

	2025 £	2024 £
Total Income	123,168	125,602
Cost of Sales	(55,268)	(56,055)
	67,900	69,547
Admin Costs	(8,237)	(6,809)
Net Profit gifted to Refuge	(59,663)	(62,738)
Retained Profit for the year	-	-

At 31 March 2025 Refuge Trading Ltd had net assets and called up share capital of £1 (2024: £1).

Domestic abuse and violence against women and girls will only end when we create gender equality. Refuge is committed to a world where domestic abuse and violence against women and girls is not tolerated, and where women and children can live in safety.

refuge.org.uk

Refuge's National Domestic Abuse Helpline is available on 0808 2000 247 for free, confidential support 24 hours a day, 7 days a week. A live chat service is also available from 10am to 10pm, Monday to Friday, and from 10am to 6pm on weekends. For further information and advice, visit www.nationaldahelpline.org.uk.



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Refuge, For, 92 Albert Embankment, London SE1 7TY

Charity number: 277424 | Company number: 1412276

Regulator of Social Housing number: 4730