

# ETHNIC MINORITIES WIDOWS/WIDOWERS ORGANISATION UK LIMITED

England & Wales · Charity number 1105900

## Details

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Other names	ETHNIC MINORITIES WIDOWS/WIDOWERS ORGANISATION UK, EMWWOU, EMWWOUL
Status	Registered
Legal form	Charitable company
Company number	<a href="#">04929645</a>
Registered	2004-09-15
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	148 Whitecross Street London EC1Y 8QN
Phone	02072532763
Email	<a href="mailto:emwwoul@gmail.com">emwwoul@gmail.com</a>

## Activities

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**Objects:** THE OBJECTS OF THE CHARITY ARE TO PROVIDE CHARITABLE ASSISTANCE TO AFRICAN, CARIBBEAN AND OTHER ETHNIC MINORITIES, WIDOWS, WIDOWERS AND THEIR CHILDREN AGED BETWEEN ONE AND FIFTEEN YEARS WHO ARE IN NEED PRIMARILY, BUT NOT NECESSARILY AS A CONSEQUENCE OF THE LOSS OF THEIR SPOUSE OR PARENT, THROUGH THE PROVISION OF ASSISTANCE, ADVICE, INFORMATION, COUNSELLING, SUPPORT, TRANSLATING AND INTERPRETING IN MATTERS SUCH AS LOSS OF A SPOUSE, ADVOCACY, MONEY, DEBTS, WELFARE BENEFITS, HOUSING, HEALTH, EDUCATION, TRAINING AND EMPLOYMENT.

**Activities:** We make donations of household goods such as clothing & cooking utensils. We provide domestic support, run a charity shop. We visit people (elderly & vulnerable widows & widowers & their families). We help every widows & widowers with their other needs but not money (cash) because we are in debt. We will help with finance fund when the shop picks up and we've cleared our debt.

## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£40,886	£41,663	-	-
2023-10-31	£34,778	£35,717	-	-
2022-10-31	£35,230	£40,468	-	-
2021-10-31	£39,088	£36,020	-	-
2020-10-31	£29,695	£35,837	-	-

## Trustees

Name	Role	Appointed
JOY AZUBUIKE		
STELLA AMADI		

**ETHNIC MINORITIES WIDOWS/WIDOWERS ORGANISATION UK LIMITED**

England & Wales - Charity number 1105900

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# Accounts

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Charity number: 1105900  
Company number: 04929645  
(England and Wales)

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees and Unaudited Financial Statements  
For the year ended 31 October 2024

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
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For the year ended 31 October 2024

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Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees  
For the year ended 31 October 2024

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 October 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The principal activities of this charity are to provide charitable support to widows and widowers families who are in need primarily, but not necessarily, as a consequence of death of a spouse or parent. Emwwoul offer advice, information, counselling, visits, home care, advocacy, money, debts resolution, welfare benefits, housing matters, issues on health, as well as education, including training and employment.

The trustees have considered the Charity Commision's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees Continued  
For the year ended 31 October 2024

**ACHIEVEMENTS AND PERFORMANCE**

**Achievements against objectives**

Like all other businesses and organisations we were affected by the pandemic and made sure we followed the guidelines and rules.

The shop closed for long periods hence our reduced income for the year. We did our best within the circumstances and adapted to the new reality where possible. We are looking forward to the end of the pandemic and return to normal.

We are grateful to the Council and the Government for the funds to support us partly, to pay our rates and staff.

We offered free, independent, confidential, flexible, and comprehensive service focused on specific circumstances of widows and widowers families.

We provided more donations to individuals this year than previous years. People are regularly in demand of Kitchen utensils, children cuts and clothes, pram and chairs are part of items we donated. Also sometimes items are sold at a pepper-corn-rent to widows and widowers and to other people who need them.

We are still in need of dedicated volunteers, who can at least work a whole day, this will help the acting Manager to concentrate on important matters. The work is too much for two people, we need at least one part-time paid Manager to work 3 days a week and a paid shop assistant and two volunteers per day.

Our main aim is to attract more volunteers, which will help us generate more sales. Sales is very important to us hence, it's the only source of income for all the activities that we run and to cover overhead costs.

We must find someone from the members who can use their car to pick up donated items that are left in front of the shop when the shop is closed in the evenings and on weekends.

We regularly get phone calls urging us to run down to the shop and pick up boxes of donations that are left by the shop. We have left several notices on the door urging the general public not to leave anything outside the front of the shop when we are locked, but they do not pay heed to these notices. As a result we are losing a huge amount of donations.

Emwwoul has no storage for donated and seasonal items, therefore donations are left in the shop floor with displayed goods for sale.

This is difficult for customers on a short break to come in and quickly choose what they would like to purchase within their one hour break.

We want the shop to have easy access, be for the sale of displayed goods only, this we believe will help and attract more people and generate additional income and become a centre where the community cherish coming in and donate their unwanted items. Lack of volunteers are the sources of all the problems.

We are all aware, that we do not receive funds from anybody, selling donated items is the only source of income.

At the moment our awareness programme of the shop to the public is limited because of funding to carry out publicity.

We now depend on outreach in the community and word of mouth from us and customers who are pleased with what they purchased.

At last we now have a clothes bank outside the shop, this has reduced theft of items to a certain degree, when kind donors put their unwanted items inside it. Unfortunately 50% still leave their donations outside the shop, resulting in loss of donated items.

Some residents do help out sometimes by driving the organised collectors away.

We are grateful to all the members and we thank the volunteers who put up with the amount of work they have to do and those young parents who accept as little as child minding refund we offer them for volunteering their time.

**OUR NEXT PHASE IS TO:**

- (1) Recruit a paid Charity Shop Manager and one shop assistant 3 days a week
- (2) Increase sales to 90% and recycle 10%
- (3) Start paying our debts.
- (5) Raise awareness through publicity, media and do more work overseas.
- (6) Need for website is long overdue as people spend hours on IT, it will broaden our awareness and sales.
- (7) Own our own centre, storage and sorting room for worker and vulnerable members of the management and volunteers on a wheel chair to sit down chat and play games.

Approved by order of the board of trustees on 29 July 2023 and signed on its behalf by

.....

Ms J Azuibuike

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Name of Charity</b>	Ethnic Minorities Widows/Widowers Organisation UK Ltd
<b>Charity registration number</b>	1105900

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees Continued  
For the year ended 31 October 2024

**Company registration number** 04929645  
**Principal address** 148 Whitecross Street  
London  
EC1Y 8QN

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

J Azubuike

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

Mary Arof

S Amadi

**Independent examiners**

James Barnasco & Co

58 Perronet House

Princess Street

London

SE1 6JS

**Bankers**

Lloyds TSB

Upper Street

25 Gresham Street

Islington

London

EC2V 7HN

Approved by the Board of Trustees and signed on its behalf by

.....  
J Azubuike

29 July 2025

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Independent Examiners Report to the Trustees  
For the year ended 31 October 2024

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 October 2024.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

**Independent examiners statement**

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

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

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

.....  
James Barnasco & Co  
58 Perronet House  
Princess Street  
London  
SE1 6JS

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Activities (including Income and Expenditure Account)  
For the year ended 31 October 2024

	Notes	Unrestricted funds £	2023 £
<b>Income and endowments from:</b>			
Other trading activities	2	40,886	34,778
<b>Total</b>		<b>40,886</b>	<b>34,778</b>
<b>Expenditure on:</b>			
Raising funds	3	(38,163)	(31,667)
Charitable activities	4/5	(3,500)	(4,050)
<b>Total</b>		<b>(41,663)</b>	<b>(35,717)</b>
<b>Net expenditure</b>		<b>(777)</b>	<b>(939)</b>
<b>Reconciliation of funds</b>			
Total funds brought forward		(101,650)	(100,711)
<b>Total funds carried forward</b>		<b>(102,427)</b>	<b>(101,650)</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Position  
As at 31 October 2024

	Notes	2024 £	2023 £
<b>Current assets</b>			
Debtors	10	5,231	5,231
Cash at bank and in hand		6,173	4,427
		<b>11,404</b>	<b>9,658</b>
<b>Creditors: amounts falling due within one year</b>	11	(15,574)	(16,551)
<b>Net current assets</b>		<b>(4,170)</b>	<b>(6,893)</b>
<b>Total assets less current liabilities</b>		<b>(4,170)</b>	<b>(6,893)</b>
<b>Creditors: amounts falling due after more than one year</b>	12	(98,257)	(94,757)
<b>Net assets</b>		<b>(102,427)</b>	<b>(101,650)</b>
<b>The funds of the charity</b>			
Unrestricted income funds	13	(102,427)	(101,650)
<b>Total funds</b>		<b>(102,427)</b>	<b>(101,650)</b>

For the year ended 31 October 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

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J Azubuiké  
Trustee  
29 July 2025

# Ethnic Minorities Widows/Widowers Organisation UK Ltd

## Notes to the Financial Statements For the year ended 31 October 2024

### 1. Accounting Policies

#### Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

Ethnic Minorities Widows/Widowers Organisation UK Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

#### Going concern

#### Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Clothing and other items donated for resale through the charity shop are included as incoming resources within activities for generating funds when they are sold.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Incoming resources from charitable trading activity are accounted for when earned <uk-core:RevenueRecognitionPolicy>

#### Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure:

#### Taxation

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

#### Tangible fixed assets

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis: Plant & Machinery 25% (straight line)

Plant and machinery	25% Straight line
Computer equipment	25% Straight line
Fixtures and fittings	25% Straight line

### 2. Income earned from other activities

	2024	2023
	£	£
<b>Unrestricted funds</b>		
Shop income	40,886	34,778
	<u>40,886</u>	<u>34,778</u>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2024

**3. Expenditure on other trading activities**

	2024	2023
	£	£
<b>Unrestricted funds</b>		
Shop costs	37,813	31,367
Support costs	350	300
	<b>38,163</b>	<b>31,667</b>

**4. Costs of charitable activities by fund type**

	2024	2023
	£	£
<b>Unrestricted funds</b>		
Activity 1	3,500	4,050

**5. Costs of charitable activities by activity type**

	2024	2023
	£	£
<b>Activities undertaken directly</b>		
Activity 1	3,500	4,050

**6. Analysis of support costs**

	2024	2023
	£	£
Governance costs	350	300

**7. Net income/(expenditure) for the year**

This is stated after charging/(crediting):

	2024	2023
	£	£
Accountancy fees	350	300
	<b>350</b>	<b>300</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2024

**8. Staff costs**

Total staff costs for the year ended 31 October 2024 were:

	2024	2023
	£	£
Salaries and wages	9,293	8,346
Social security costs	31	-
	<b>9,324</b>	<b>8,346</b>
	<b>9,324</b>	<b>8,346</b>

	2024	2023
Full time	0	0
	<b>0</b>	<b>0</b>
	<b>0</b>	<b>0</b>

**9. Comparative for the Statement of Financial Activities**

The comparative year values on the Statement of Financial Activities are for unrestricted funds.

**10. Debtors**

	2024	2023
	£	£
<b>Amounts due within one year:</b>		
Trade debtors	231	231
Other debtors	5,000	5,000
	<b>5,231</b>	<b>5,231</b>
	<b>5,231</b>	<b>5,231</b>

**11. Creditors: amounts falling due within one year**

	2024	2023
	£	£
Other creditors	7,335	8,062
Accruals and deferred income	8,239	8,489
	<b>15,574</b>	<b>16,551</b>
	<b>15,574</b>	<b>16,551</b>

**12. Creditors: amounts falling due after more than one year**

	2024	2023
	£	£
Other creditors	98,257	94,757
	<b>98,257</b>	<b>94,757</b>
	<b>98,257</b>	<b>94,757</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2024

**13. Movement in funds**

**Unrestricted Funds**

	Balance at 01/11/2023	Incoming resources	Outgoing resources	Balance at 31/10/2024
	£	£	£	£
<i>General</i>				
General	(101,650)	40,886	(41,663)	(102,427)
	<u>(101,650)</u>	<u>40,886</u>	<u>(41,663)</u>	<u>(102,427)</u>

**Unrestricted Funds - Previous year**

	Balance at 01/11/2022	Incoming resources	Outgoing resources	Balance at 31/10/2023
	£	£	£	£
<i>General</i>				
General	(100,711)	34,778	(35,717)	(101,650)
	<u>(100,711)</u>	<u>34,778</u>	<u>(35,717)</u>	<u>(101,650)</u>

**Purpose of unrestricted Funds**

General

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

**14. Analysis of net assets between funds**

	Net current assets / (liabilities)	Creditors > one year	Net Assets
	£	£	£
<b>Unrestricted funds</b>			
<i>General</i>			
General	(4,170)	(98,257)	(102,427)
	<u>(4,170)</u>	<u>(98,257)</u>	<u>(102,427)</u>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2024

Previous year

	Net current assets / (liabilities) £	Creditors > one year £	Net Assets £
<b>Unrestricted funds</b>			
<i>General</i>			
General	(6,893)	(94,757)	(101,650)
	<b>(6,893)</b>	<b>(94,757)</b>	<b>(101,650)</b>

**ETHNIC MINORITIES WIDOWS/WIDOWERS ORGANISATION UK LIMITED**

England & Wales - Charity number 1105900

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# Accounts

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Charity number: 1105900  
Company number: 04929645  
(England and Wales)

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Report of the Trustees and Unaudited Financial Statements  
For the year ended 31 October 2023

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Approved by order of the board of trustees on 29 July 2023 and signed on its behalf by

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Ms J Azuibuiké

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Name of Charity</b>	Ethnic Minorities Widows/Widowers Organisation UK Ltd
<b>Charity registration number</b>	1105900

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees Continued  
For the year ended 31 October 2023

**Company registration number** 04929645  
**Principal address** 148 Whitecross Street  
London  
EC1Y 8QN

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

J Azubuike  
Anderson Onyeka  
(: 09 February 2023)  
Mary Arof  
S Amadi

**Independent examiners**

James Barnasco & Co  
58 Perronet House  
Princess Street  
London  
SE1 6JS

**Bankers**

Lloyds TSB  
Upper Street  
25 Gresham Street  
Islington  
London  
EC2V 7HN

Approved by the Board of Trustees and signed on its behalf by

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J Azubuike

30 July 2024

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Independent Examiners Report to the Trustees  
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James Barnasco & Co  
58 Perronet House  
Princess Street  
London  
SE1 6JS

30 July 2024

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Activities (including Income and Expenditure Account)  
For the year ended 31 October 2023

	Notes	Unrestricted funds £	2022 £
<b>Income and endowments from:</b>			
Other trading activities	2	34,778	35,230
<b>Total</b>		<b>34,778</b>	<b>35,230</b>
<b>Expenditure on:</b>			
Raising funds	3	(31,667)	(37,342)
Charitable activities	4/5	(4,050)	(3,126)
<b>Total</b>		<b>(35,717)</b>	<b>(40,468)</b>
<b>Net expenditure</b>		<b>(939)</b>	<b>(5,238)</b>
<b>Reconciliation of funds</b>			
Total funds brought forward		(100,711)	(95,473)
<b>Total funds carried forward</b>		<b>(101,650)</b>	<b>(100,711)</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Position  
As at 31 October 2023

	Notes	2023 £	2022 £
<b>Current assets</b>			
Debtors	10	5,231	6,735
Cash at bank and in hand		4,427	3,562
		<u>9,658</u>	<u>10,297</u>
<b>Creditors: amounts falling due within one year</b>	11	(16,551)	(16,251)
<b>Net current assets</b>		<u>(6,893)</u>	<u>(5,954)</u>
<b>Total assets less current liabilities</b>		<u>(6,893)</u>	<u>(5,954)</u>
<b>Creditors: amounts falling due after more than one year</b>	12	(94,757)	(94,757)
<b>Net assets</b>		<u>(101,650)</u>	<u>(100,711)</u>
<b>The funds of the charity</b>			
Unrestricted income funds	13	(101,650)	(100,711)
<b>Total funds</b>		<u>(101,650)</u>	<u>(100,711)</u>

For the year ended 31 October 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

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J Azubuiké  
Trustee  
30 July 2024

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements  
For the year ended 31 October 2023

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

Ethnic Minorities Widows/Widowers Organisation UK Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**Going concern**

**Incoming resources**

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Clothing and other items donated for resale through the charity shop are included as incoming resources within activities for generating funds when they are sold.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Incoming resources from charitable trading activity are accounted for when earned <uk-core:RevenueRecognitionPolicy>

**Resources expended**

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure:

**Taxation**

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

**Tangible fixed assets**

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis: Plant & Machinery 25% (straight line)

Plant and machinery	25% Straight line
Computer equipment	25% Straight line
Fixtures and fittings	25% Straight line

**2. Income earned from other activities**

	2023	2022
	£	£
<b>Unrestricted funds</b>		
Shop income	34,778	35,230
	<u>34,778</u>	<u>35,230</u>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2023

**3. Expenditure on other trading activities**

	2023	2022
	£	£
<b>Unrestricted funds</b>		
Shop costs	31,367	36,942
Support costs	300	400
	<b>31,667</b>	<b>37,342</b>

**4. Costs of charitable activities by fund type**

	2023	2022
	£	£
<b>Unrestricted funds</b>		
Activity 1	4,050	3,126

**5. Costs of charitable activities by activity type**

	2023	2022
	£	£
<b>Activities undertaken directly</b>		
Activity 1	4,050	3,126

**6. Analysis of support costs**

	2023	2022
	£	£
Governance costs	300	400

**7. Net income/(expenditure) for the year**

This is stated after charging/(crediting):

	2023	2022
	£	£
Accountancy fees	300	400
	300	400

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2023

**8. Staff costs**

Total staff costs for the year ended 31 October 2023 were:

	2023	2022
	£	£
Salaries and wages	8,346	7,696
	<b>8,346</b>	<b>7,696</b>
	<b>8,346</b>	<b>7,696</b>

	2023	2022
Full time	0	0
	<b>0</b>	<b>0</b>
	<b>0</b>	<b>0</b>

**9. Comparative for the Statement of Financial Activities**

The comparative year values on the Statement of Financial Activities are for unrestricted funds.

**10. Debtors**

	2023	2022
	£	£
<b>Amounts due within one year:</b>		
Trade debtors	231	1,735
Other debtors	5,000	5,000
	<b>5,231</b>	<b>6,735</b>
	<b>5,231</b>	<b>6,735</b>

**11. Creditors: amounts falling due within one year**

	2023	2022
	£	£
Other creditors	8,062	8,062
Accruals and deferred income	8,489	8,189
	<b>16,551</b>	<b>16,251</b>
	<b>16,551</b>	<b>16,251</b>

**12. Creditors: amounts falling due after more than one year**

	2023	2022
	£	£
Other creditors	94,757	94,757
	<b>94,757</b>	<b>94,757</b>
	<b>94,757</b>	<b>94,757</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2023

**13. Movement in funds**

**Unrestricted Funds**

	Balance at 01/11/2022 £	Incoming resources £	Outgoing resources £	Balance at 31/10/2023 £
<i>General</i>				
General	(100,711)	34,778	(35,717)	(101,650)
	<u>(100,711)</u>	<u>34,778</u>	<u>(35,717)</u>	<u>(101,650)</u>

**Unrestricted Funds - Previous year**

	Balance at 01/11/2021 £	Incoming resources £	Outgoing resources £	Balance at 31/10/2022 £
<i>General</i>				
General	(95,473)	35,230	(40,468)	(100,711)
	<u>(95,473)</u>	<u>35,230</u>	<u>(40,468)</u>	<u>(100,711)</u>

**Purpose of unrestricted Funds**

General

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

**14. Analysis of net assets between funds**

	Net current assets / (liabilities) £	Creditors > one year £	Net Assets £
<b>Unrestricted funds</b>			
<i>General</i>			
General	(6,893)	(94,757)	(101,650)
	<u>(6,893)</u>	<u>(94,757)</u>	<u>(101,650)</u>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2023

Previous year

	Net current assets / (liabilities) £	Creditors > one year £	Net Assets £
<b>Unrestricted funds</b>			
<i>General</i>			
General	(5,954)	(94,757)	(100,711)
	<b>(5,954)</b>	<b>(94,757)</b>	<b>(100,711)</b>

**ETHNIC MINORITIES WIDOWS/WIDOWERS ORGANISATION UK LIMITED**

England & Wales - Charity number 1105900

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# Accounts

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Charity number: 1105900  
Company number: 04929645  
(England and Wales)

Ethnic Minorities Widows/Widowers Organisation UK Ltd

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 October 2022

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
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For the year ended 31 October 2022

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Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees  
For the year ended 31 October 2022

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 October 2022. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The principal activities of this charity are to provide charitable support to widows and widowers families who are in need primarily, but not necessarily, as a consequence of death of a spouse or parent. Emwwoul offer advice, information, counselling, visits, home care, advocacy, money, debts resolution, welfare benefits, housing matters, issues on health, as well as education, including training and employment.

The trustees have considered the Charity Commision's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees Continued  
For the year ended 31 October 2022

**ACHIEVEMENTS AND PERFORMANCE**

**Achievements against objectives**

Like all other businesses and organisations we were affected by the pandemic and made sure we followed the guidelines and rules.

The shop closed for long periods hence our reduced income for the year. We did our best within the circumstances and adapted to the new reality where possible. We are looking forward to the end of the pandemic and return to normal.

We are grateful to the Council and the Government for the funds to support us partly, to pay our rates and staff.

We offered free, independent, confidential, flexible, and comprehensive service focused on specific circumstances of widows and widowers families.

We provided more donations to individuals this year than previous years. People are regularly in demand of Kitchen utensils, children cuts and clothes, pram and chairs are part of items we donated. Also sometimes items are sold at a pepper-corn-rent to widows and widowers and to other people who need them.

We are still in need of dedicated volunteers, who can at least work a whole day, this will help the acting Manager to concentrate on important matters. The work is too much for two people, we need at least one part-time paid Manager to work 3 days a week and a paid shop assistant and two volunteers per day.

Our main aim is to attract more volunteers, which will help us generate more sales. Sales is very important to us hence, it's the only source of income for all the activities that we run and to cover overhead costs.

We must find someone from the members who can use their car to pick up donated items that are left in front of the shop when the shop is closed in the evenings and on weekends.

We regularly get phone calls urging us to run down to the shop and pick up boxes of donations that are left by the shop. We have left several notices on the door urging the general public not to leave anything outside the front of the shop when we are locked, but they do not pay heed to these notices. As a result we are losing a huge amount of donations.

Emwvoul has no storage for donated and seasonal items, therefore donations are left in the shop floor with displayed goods for sale.

This is difficult for customers on a short break to come in and quickly choose what they would like to purchase within their one hour break.

We want the shop to have easy access, be for the sale of displayed goods only, this we believe will help and attract more people and generate additional income and become a centre where the community cherish coming in and donate their unwanted items. Lack of volunteers are the sources of all the problems.

We are all aware, that we do not receive funds from anybody, selling donated items is the only source of income.

At the moment our awareness programme of the shop to the public is limited because of funding to carry out publicity.

We now depend on outreach in the community and word of mouth from us and customers who are pleased with what they purchased.

At last we now have a clothes bank outside the shop, this has reduced theft of items to a certain degree, when kind donors put their unwanted items inside it. Unfortunately 50% still leave their donations outside the shop, resulting in loss of donated items.

Some residents do help out sometimes by driving the organised collectors away.

We are grateful to all the members and we thank the volunteers who put up with the amount of work they have to do and those young parents who accept as little as child minding refund we offer them for volunteering their time.

**OUR NEXT PHASE IS TO:**

- (1) Recruit a paid Charity Shop Manager and one shop assistant 3 days a week
- (2) Increase sales to 90% and recycle 10%
- (3) Start paying our debts.
- (5) Raise awareness through publicity, media and do more work overseas.
- (6) Need for website is long overdue as people spend hours on IT, it will broaden our awareness and sales.
- (7) Own our own centre, storage and sorting room for worker and vulnerable members of the management and volunteers on a wheel chair to sit down chat and play games.

Approved by order of the board of trustees on 29 July 2023 and signed on its behalf by

.....

Ms J Azuibuike

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Name of Charity**

Ethnic Minorities Widows/Widowers Organisation UK Ltd

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees Continued  
For the year ended 31 October 2022

**Charity registration number** 1105900  
**Company registration number** 04929645  
**Principal address** 148 Whitecross Street  
London  
EC1Y 8QN

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

J Azubuiké  
Anderson Onyeka  
Mary Arof  
S Amadi

**Independent examiners**

James Barnasco & Co  
58 Perronet House  
Princess Street  
London  
SE1 6JS

**Bankers**

Lloyds TSB  
Upper Street  
25 Gresham Street  
Islington  
London  
EC2V 7HN

Approved by the Board of Trustees and signed on its behalf by

.....  
J Azubuiké

29 July 2023

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Independent Examiners Report to the Trustees  
For the year ended 31 October 2022

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 October 2022.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

**Independent examiners statement**

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

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

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

.....  
James Barnasco & Co  
58 Perronet House  
Princess Street  
London  
SE1 6JS

29 July 2023

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Activities (including Income and Expenditure Account)  
For the year ended 31 October 2022

	Notes	Unrestricted funds £	2021 £
<b>Income and endowments from:</b>			
Donations and legacies	2	-	15,981
Other trading activities	3	35,230	23,107
<b>Total</b>		<b>35,230</b>	<b>39,088</b>
<b>Expenditure on:</b>			
Raising funds	4	(37,342)	(32,470)
Charitable activities	5/6	(3,126)	(3,550)
<b>Total</b>		<b>(40,468)</b>	<b>(36,020)</b>
<b>Net income/expenditure</b>		<b>(5,238)</b>	<b>3,068</b>
<b>Reconciliation of funds</b>			
Total funds brought forward		(95,473)	(98,541)
<b>Total funds carried forward</b>		<b>(100,711)</b>	<b>(95,473)</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Position  
As at 31 October 2022

	Notes	2022 £	2021 £
<b>Current assets</b>			
Debtors	11	6,735	7,317
Cash at bank and in hand		3,562	7,532
		<u>10,297</u>	<u>14,849</u>
<b>Creditors: amounts falling due within one year</b>	12	(16,251)	(15,565)
<b>Net current assets</b>		<u>(5,954)</u>	<u>(716)</u>
<b>Total assets less current liabilities</b>		<u>(5,954)</u>	<u>(716)</u>
<b>Creditors: amounts falling due after more than one year</b>	13	(94,757)	(94,757)
<b>Net assets</b>		<u>(100,711)</u>	<u>(95,473)</u>
<b>The funds of the charity</b>			
Unrestricted income funds	14	(100,711)	(95,473)
<b>Total funds</b>		<u>(100,711)</u>	<u>(95,473)</u>

For the year ended 31 October 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

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J Azubuike

Trustee

29 July 2023

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements  
For the year ended 31 October 2022

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

Ethnic Minorities Widows/Widowers Organisation UK Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**Going concern**

**Incoming resources**

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Clothing and other items donated for resale through the charity shop are included as incoming resources within activities for generating funds when they are sold.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Incoming resources from charitable trading activity are accounted for when earned <uk-core:RevenueRecognitionPolicy>

**Resources expended**

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure:

**Taxation**

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

**Tangible fixed assets**

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis: Plant & Machinery 25% (straight line)

Plant and machinery	25% Straight line
Computer equipment	25% Straight line
Fixtures and fittings	25% Straight line

**2. Income from donations and legacies**

	2022	2021
	£	£
Grants received	-	15,981
	<u>-</u>	<u>15,981</u>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2022

**3. Income earned from other activities**

	2022	2021
	£	£
<b>Unrestricted funds</b>		
Shop income	35,230	23,107
	<b>35,230</b>	<b>23,107</b>

**4. Expenditure on other trading activities**

	2022	2021
	£	£
<b>Unrestricted funds</b>		
Shop costs	36,942	32,070
Support costs	400	400
	<b>37,342</b>	<b>32,470</b>

**5. Costs of charitable activities by fund type**

	2022	2021
	£	£
<b>Unrestricted funds</b>		
Activity 1	3,126	3,550

**6. Costs of charitable activities by activity type**

	2022	2021
	£	£
<b>Activities undertaken directly</b>		
Activity 1	3,126	3,550

**7. Analysis of support costs**

	2022	2021
	£	£
Governance costs	400	400

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2022

**8. Net income/(expenditure) for the year**

This is stated after charging/(crediting):

	2022	2021
	£	£
Accountancy fees	400	400
	400	400

**9. Staff costs**

Total staff costs for the year ended 31 October 2022 were:

	2022	2021
	£	£
Salaries and wages	7,696	7,345
	7,696	7,345

	2022	2021
Full time	0	0
	0	0

**10. Comparative for the Statement of Financial Activities**

The comparative year values on the Statement of Financial Activities are for unrestricted funds.

**11. Debtors**

	2022	2021
	£	£
<b>Amounts due within one year:</b>		
Trade debtors	1,735	2,317
Other debtors	5,000	5,000
	6,735	7,317

**12. Creditors: amounts falling due within one year**

	2022	2021
	£	£
Other creditors	8,062	5,140
Accruals and deferred income	8,189	10,425
	16,251	15,565

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2022

**13. Creditors: amounts falling due after more than one year**

	2022	2021
	£	£
Other creditors	94,757	94,757
	<b>94,757</b>	<b>94,757</b>
	<b>94,757</b>	<b>94,757</b>

**14. Movement in funds**

**Unrestricted Funds**

	Balance at 01/11/2021	Incoming resources	Outgoing resources	Balance at 31/10/2022
	£	£	£	£
<i>General</i>				
General	(95,473)	35,230	(40,468)	(100,711)
	<b>(95,473)</b>	<b>35,230</b>	<b>(40,468)</b>	<b>(100,711)</b>
	<b>(95,473)</b>	<b>35,230</b>	<b>(40,468)</b>	<b>(100,711)</b>

**Unrestricted Funds - Previous year**

	Balance at 01/11/2020	Incoming resources	Outgoing resources	Balance at 31/10/2021
	£	£	£	£
<i>General</i>				
General	(98,541)	39,088	(36,020)	(95,473)
	<b>(98,541)</b>	<b>39,088</b>	<b>(36,020)</b>	<b>(95,473)</b>
	<b>(98,541)</b>	<b>39,088</b>	<b>(36,020)</b>	<b>(95,473)</b>

**Purpose of unrestricted Funds**

General

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

**15. Analysis of net assets between funds**

	Net current assets / (liabilities)	Creditors > one year	Net Assets
	£	£	£
<b>Unrestricted funds</b>			
<i>General</i>			
General	(5,954)	(94,757)	(100,711)
	<b>(5,954)</b>	<b>(94,757)</b>	<b>(100,711)</b>
	<b>(5,954)</b>	<b>(94,757)</b>	<b>(100,711)</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2022

**Previous year**

	Net current assets / (liabilities) £	Creditors > one year £	Net Assets £
<b>Unrestricted funds</b>			
<i>General</i>			
General	(716)	(94,757)	(95,473)
	(716)	(94,757)	(95,473)

**ETHNIC MINORITIES WIDOWS/WIDOWERS ORGANISATION UK LIMITED**

England & Wales - Charity number 1105900

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# Accounts

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Charity number: 1105900  
Company number: 04929645  
(England and Wales)

Ethnic Minorities Widows/Widowers Organisation UK Ltd

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 October 2021

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
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Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees  
For the year ended 31 October 2021

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 October 2021. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The principal activities of this charity are to provide charitable support to widows and widowers families who are in need primarily, but not necessarily, as a consequence of death of a spouse or parent. Emwwoul offer advice, information, counselling, visits, home care, advocacy, money, debts resolution, welfare benefits, housing matters, issues on health, as well as education, including training and employment.

The trustees have considered the Charity Commision's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees Continued  
For the year ended 31 October 2021

**ACHIEVEMENTS AND PERFORMANCE**

**Achievements against objectives**

Like all other businesses and organisations we were affected by the pandemic and made sure we followed the guidelines and rules. The shop closed for long periods hence our reduced income for the year. We did our best within the circumstances and adapted to the new reality where possible. We are looking forward to the end of the pandemic and return to normal.

We are grateful to the Council and the Government for the funds to support us partly, to pay our rates and staff.

We offered free, independent, confidential, flexible, and comprehensive service focused on specific circumstances of widows and widowers families.

We provided more donations to individuals this year than previous years. People are regularly in demand of Kitchen utensils, children cuts and clothes, pram and chairs are part of items we donated. Also sometimes items are sold at a pepper-corn-rent to widows and widowers and to other people who need them.

We are still in need of dedicated volunteers, who can at least work a whole day, this will help the acting Manager to concentrate on important matters. The work is too much for two people, we need at least one part-time paid Manager to work 3 days a week and a paid shop assistant and two volunteers per day.

Our main aim is to attract more volunteers, which will help us generate more sales. Sales is very important to us hence, it's the only source of income for all the activities that we run and to cover overhead costs.

We must find someone from the members who can use their car to pick up donated items that are left in front of the shop when the shop is closed in the evenings and on weekends.

We regularly get phone calls urging us to run down to the shop and pick up boxes of donations that are left by the shop. We have left several notices on the door urging the general public not to leave anything outside the front of the shop when we are locked, but they do not pay heed to these notices. As a result we are losing a huge amount of donations.

Emwvoul has no storage for donated and seasonal items, therefore donations are left in the shop floor with displayed goods for sale.

This is difficult for customers on a short break to come in and quickly choose what they would like to purchase within their one hour break.

We want the shop to have easy access, be for the sale of displayed goods only, this we believe will help and attract more people and generate additional income and become a centre where the community cherish coming in and donate their unwanted items. Lack of volunteers are the sources of all the problems.

We are all aware, that we do not receive funds from anybody, selling donated items is the only source of income.

At the moment our awareness programme of the shop to the public is limited because of funding to carry out publicity.

We now depend on outreach in the community and word of mouth from us and customers who are pleased with what they purchased.

At last we now have a clothes bank outside the shop, this has reduced theft of items to a certain degree, when kind donors put their unwanted items inside it. Unfortunately 50% still leave their donations outside the shop, resulting in loss of donated items.

Some residents do help out sometimes by driving the organised collectors away.

We are grateful to all the members and we thank the volunteers who put up with the amount of work they have to do and those young parents who accept as little as child minding refund we offer them for volunteering their time.

**OUR NEXT PHASE IS TO:**

- (1) Recruit a paid Charity Shop Manager and one shop assistant 3 days a week
- (2) Increase sales to 90% and recycle 10%
- (3) Start paying our debts.
- (5) Raise awareness through publicity, media and do more work overseas.
- (6) Need for website is long overdue as people spend hours on IT, it will broaden our awareness and sales.
- (7) Own our own centre, storage and sorting room for worker and vulnerable members of the management and volunteers on a wheel chair to sit down chat and play games.

Approved by order of the board of trustees on 29 July 2021 and signed on its behalf by

.....

Ms J Azuibuiké

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Name of Charity** Ethnic Minorities Widows/Widowers Organisation UK Ltd

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Report of the Trustees Continued  
For the year ended 31 October 2021

**Charity registration number** 1105900  
**Company registration number** 04929645  
**Principal address** 148 Whitecross Street  
London  
EC1Y 8QN

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

J Azubuiké  
Anderson Onyeka  
Mary Arof  
S Amadi

**Independent examiners**

James Barnasco & Co  
58 Perronet House  
Princess Street  
London  
SE1 6JS

**Bankers**

Lloyds TSB  
Upper Street  
25 Gresham Street  
Islington  
London  
EC2V 7HN

Approved by the Board of Trustees and signed on its behalf by

.....  
J Azubuiké

26 July 2022

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Independent Examiners Report to the Trustees  
For the year ended 31 October 2021

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 October 2021.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

**Independent examiners statement**

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

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

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

.....  
James Barnasco & Co  
58 Perronet House  
Princess Street  
London  
SE1 6JS

27 July 2022

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Activities (including Income and Expenditure Account)  
For the year ended 31 October 2021

	Notes	Unrestricted funds £	2020 £
<b>Income and endowments from:</b>			
Donations and legacies	2	15,981	13,001
Other trading activities	3	23,107	16,693
<b>Total</b>		<b>39,088</b>	<b>29,694</b>
<b>Expenditure on:</b>			
Raising funds	4	(32,470)	(31,711)
Charitable activities	5/6	(3,550)	(4,125)
<b>Total</b>		<b>(36,020)</b>	<b>(35,836)</b>
<b>Net income/expenditure</b>		<b>3,068</b>	<b>(6,142)</b>
<b>Reconciliation of funds</b>			
Total funds brought forward		(98,541)	(92,399)
<b>Total funds carried forward</b>		<b>(95,473)</b>	<b>(98,541)</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Statement of Financial Position  
As at 31 October 2021

	Notes	2021 £	2020 £
<b>Current assets</b>			
Debtors	11	7,317	5,000
Cash at bank and in hand		7,532	11,498
		<u>14,849</u>	<u>16,498</u>
<b>Creditors: amounts falling due within one year</b>	12	(15,565)	(20,282)
<b>Net current assets</b>		<u>(716)</u>	<u>(3,784)</u>
<b>Total assets less current liabilities</b>		<u>(716)</u>	<u>(3,784)</u>
<b>Creditors: amounts falling due after more than one year</b>	13	(94,757)	(94,757)
<b>Net assets</b>		<u>(95,473)</u>	<u>(98,541)</u>
<b>The funds of the charity</b>			
Unrestricted income funds	14	(95,473)	(98,541)
<b>Total funds</b>		<u>(95,473)</u>	<u>(98,541)</u>

For the year ended 31 October 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

-----  
J Azubuike

Trustee

26 July 2022

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements  
For the year ended 31 October 2021

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

Ethnic Minorities Widows/Widowers Organisation UK Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**Going concern**

**Incoming resources**

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Clothing and other items donated for resale through the charity shop are included as incoming resources within activities for generating funds when they are sold.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Incoming resources from charitable trading activity are accounted for when earned <uk-core:RevenueRecognitionPolicy>

**Resources expended**

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure:

**Taxation**

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

**Tangible fixed assets**

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis: Plant & Machinery 25% (straight line)

Plant and machinery	25% Straight line
Computer equipment	25% Straight line
Fixtures and fittings	25% Straight line

**2. Income from donations and legacies**

	2021	2020
	£	£
<b>Unrestricted funds</b>		
Grants received	15,981	13,001
	<u>15,981</u>	<u>13,001</u>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2021

**3. Income earned from other activities**

	2021	2020
	£	£
<b>Unrestricted funds</b>		
Shop income	23,107	16,693
	<b>23,107</b>	<b>16,693</b>
	<b>23,107</b>	<b>16,693</b>

**4. Expenditure on other trading activities**

	2021	2020
	£	£
<b>Unrestricted funds</b>		
Shop costs	32,070	31,311
Support costs	400	400
	<b>32,470</b>	<b>31,711</b>
	<b>32,470</b>	<b>31,711</b>

**5. Costs of charitable activities by fund type**

	2021	2020
	£	£
<b>Unrestricted funds</b>		
Activity 1	3,550	4,125

**6. Costs of charitable activities by activity type**

	2021	2020
	£	£
<b>Activities undertaken directly</b>		
Activity 1	3,550	4,125

**7. Analysis of support costs**

	2021	2020
	£	£
Governance costs	400	400

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2021

**8. Net income/(expenditure) for the year**

This is stated after charging/(crediting):

	2021	2020
	£	£
Accountancy fees	400	400
	400	400

**9. Staff costs**

Total staff costs for the year ended 31 October 2021 were:

	2021	2020
	£	£
Salaries and wages	7,345	7,076
	7,345	7,076

	2021	2020
Full time	0	1
	0	1

**10. Comparative for the Statement of Financial Activities**

The comparative year values on the Statement of Financial Activities are for unrestricted funds.

**11. Debtors**

	2021	2020
	£	£
<b>Amounts due within one year:</b>		
Trade debtors	2,317	-
Other debtors	5,000	5,000
	7,317	5,000

**12. Creditors: amounts falling due within one year**

	2021	2020
	£	£
Other creditors	5,140	5,140
Accruals and deferred income	10,425	15,142
	15,565	20,282

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2021

**13. Creditors: amounts falling due after more than one year**

	2021	2020
	£	£
Other creditors	94,757	94,757
	<b>94,757</b>	<b>94,757</b>
	<b>94,757</b>	<b>94,757</b>

**14. Movement in funds**

**Unrestricted Funds**

	Balance at 01/11/2020	Incoming resources	Outgoing resources	Balance at 31/10/2021
	£	£	£	£
<i>General</i>				
General	(98,541)	39,088	(36,020)	(95,473)
	<b>(98,541)</b>	<b>39,088</b>	<b>(36,020)</b>	<b>(95,473)</b>
	<b>(98,541)</b>	<b>39,088</b>	<b>(36,020)</b>	<b>(95,473)</b>

**Unrestricted Funds - Previous year**

	Balance at 01/11/2019	Incoming resources	Outgoing resources	Balance at 31/10/2020
	£	£	£	£
<i>General</i>				
General	(92,399)	29,694	(35,836)	(98,541)
	<b>(92,399)</b>	<b>29,694</b>	<b>(35,836)</b>	<b>(98,541)</b>
	<b>(92,399)</b>	<b>29,694</b>	<b>(35,836)</b>	<b>(98,541)</b>

**Purpose of unrestricted Funds**

General

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

**15. Analysis of net assets between funds**

	Net current assets / (liabilities)	Creditors > one year	Net Assets
	£	£	£
<b>Unrestricted funds</b>			
<i>General</i>			
General	(716)	(94,757)	(95,473)
	<b>(716)</b>	<b>(94,757)</b>	<b>(95,473)</b>
	<b>(716)</b>	<b>(94,757)</b>	<b>(95,473)</b>

Ethnic Minorities Widows/Widowers Organisation UK Ltd  
Notes to the Financial Statements Continued  
For the year ended 31 October 2021

**Previous year**

	Net current assets / (liabilities) £	Creditors > one year £	Net Assets £
<b>Unrestricted funds</b>			
<i>General</i>			
General	(3,784)	(94,757)	(98,541)
	<b>(3,784)</b>	<b>(94,757)</b>	<b>(98,541)</b>