

SOMALI WELFARE TRUST

England & Wales · Charity number 1112146

Details

Status Registered

Legal form Other

Registered 2005-11-18

Register [View on the Charity Commission register](#)

Contact

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Cardinal Heenan Centre
326 High Road
Ilford
Essex
IG1 1QP

Phone 0208 553 7969

Email info@somaliwelfaretrust.org

Website Somaliwelfaretrust.org

Activities

Objects: TO RELIEVE POVERTY, SICKNESS AND DISTRESS AND TO PRESERVE AND PROTECT THE HEALTH OF SOMALIS IN REDBRIDGE AND THE SURROUNDING AREAS, IN PARTICULAR BUT NOT EXCLUSIVELY, THROUGH THE PROVISION OF ADVICE, ASSISTANCE, REPRESENTATION, COUNSELLING AND TRANSLATION AND INTERPRETATION SERVICES IN MATTERS INCLUDING HEALTH, HOUSING AND WELFARE BENEFITS.

Activities: Somali Welfare Trust (SWT) is a strategically grounded, community-embedded organisation established in 2003 to ensure the inclusion of equity, accountability, and cultural competence into the design and delivery of public systems affecting racially minoritised communities.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** REDBRIDGE AND THE SURROUNDING AREAS.
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£302,273	£210,338	-	-
2024-03-31	£295,238	£176,238	-	-
2023-03-31	£243,514	£147,831	-	-
2022-03-31	£195,468	£171,758	-	-
2021-03-31	£246,105	£173,511	-	-

Trustees

Name	Role	Appointed
Sahra Mohamud	Chair	2025-09-02
Amal Abdi		2023-10-01
Nazmin Rahman		2025-09-01
UBAH HUSSEIN		

SOMALI WELFARE TRUST

England & Wales - Charity number 1112146

Accounts



SOMALI WELFARE TRUST

BUILDING BRIDGES

***ANNUAL ACCOUNT AND REPORT FOR THE
YEAR ENDED 31 MARCH 2025***

CHARITY NO. 1112146

CONTENTS

1. TRUSTEES' ANNUAL REPORT	3
1.1 Reference and administrative details	3
2. INSTITUTIONAL OVERVIEW OF SWT	4
2.1 SWT purpose and work	4
2.2 Strategic objectives	5
2.3 Programmatic framework	5
2.3.1 Service implementation	5
2.4 Evidence production	6
2.5 Policy engagement	7
2.6 Achievement and impacts	7
2.6.1 Quantitative and operational impact	7
2.6.2 Institutional impact and evidence infrastructure	9
3. FINANCIAL REVIEW	10
3.1 Statement of Trustees' responsibilities	10
3.2 Public Benefit Statement.....	11
3.3 Reserves Policy.....	12
3.4 Risk Management	12
3.5 Investment Policy.....	12
3.6 Plans for Future.....	12
3.7 Independent Examiners.....	12

1. TRUSTEES' ANNUAL REPORT

The Management Committee, who also serve as the Trustees of the Somali Welfare Trust, present and submit their annual report together with the independently examined financial statements for the year ended 31 March 2025. The Somali Welfare Trust (SWT) was established in October 2003 and subsequently incorporated as a charitable organisation, with its name entered on the Charity Commission's Central Register on 18 November 2005.

1.1 Reference and administrative details

Registered Charity Name:	Somali Welfare Trust
Charity Registration Number:	1112146
Registered Office:	Cardinal Heenan Centre 326 High Road Ilford Essex IG1 1QP
Email:	info@somaliwelfaretrust.org
Trustees:	Amal Abdi - Chair Sahra Mohamud – Vice Chair Abdikarim Hagi Yusuf Ubah Hussein Abdirashid Yusuf
Independent Examiner:	Optmark Accountants Ltd 5 Mitcham Lane London SW16 6LG
Banker:	HSBC Bank Plc 126 High Road Ilford Essex IG1 1DA

2. INSTITUTIONAL OVERVIEW OF SWT

The Somali Welfare Trust (SWT) is an established community-based institution that has operated across East London since 2003, working at the interface of service delivery, legal empowerment, and public policy reform. Its mandate encompasses the advancement of equity and accountability within systems that determine the social and economic outcomes of Somali, Muslim, refugee, and other racially minoritised populations.

SWT applies an integrated operational model comprising three interlinked functions: (i) culturally competent frontline support that secures equitable access to rights and services, (ii) systematic generation and analysis of community-derived evidence to inform institutional decision-making, and (iii) sustained policy engagement that embeds such evidence within statutory, funding, and governance frameworks.

The SWT functions as a system-level intermediary that converts lived experience into structured institutional reform. Its work spans welfare rights, housing and debt support, refugee safeguarding, employment justice, gender equity, digital access, and interfaith collaboration. Through these programmes, SWT integrates direct casework with longitudinal data to generate actionable evidence for statutory agencies and policy actors. The organisation's legitimacy derives from its proven capacity to sustain operational trust among marginalised constituencies while adhering to the evidentiary, procedural, and data governance standards expected within formal public systems.

2.1 SWT purpose and work

The purpose of the SWT is to advance substantive equity in access to rights, services, and institutional protection for communities subject to structural exclusion, while strengthening the capacity of public and quasi-public systems to respond to community-derived evidence. SWT's work is oriented towards correcting systemic asymmetries in access, accountability, and representation that disproportionately affect Somali, Muslim, refugee, and other racially minoritised populations.

Operationally, SWT undertakes targeted interventions across welfare rights, energy poverty, employment justice, cost-of-living support, and food security. These programmes are delivered through ethically governed casework models that prioritise legal accuracy, procedural fairness, and safeguarding, and are implemented in linguistically accessible and culturally responsive forms. This ensures that individuals and households experiencing intersecting legal, economic, and social barriers are able to meaningfully exercise their rights and entitlements.

SWT's delivery model is reinforced by governance arrangements that embed lived expertise across migration, racialisation, disability, and faith-based exclusion within organisational leadership and strategic oversight. This governance approach functions as an accountability mechanism, ensuring that institutional priorities, resource allocation, and programme design remain aligned with the realities of those most affected by systemic disadvantage. SWT's partnerships with statutory authorities, civil society actors, and faith-based institutions support coordinated service delivery, institutional learning, and the translation of community-level insights into system-relevant knowledge.

Through the integration of frontline intervention, structured evidence generation, and sustained engagement with policy and funding systems, SWT's work contributes to incremental institutional change in sectors where exclusion has historically been embedded within administrative practice. This dual focus enables SWT to meet

immediate community needs while simultaneously supporting longer-term reform in the systems that shape access, protection, and social outcomes.

2.2 Strategic Objectives

- i. To provide culturally competent, high-impact services that address the interconnected legal, economic, and social needs of Somali, Muslim, refugee, and other racially minoritised communities.
- ii. To establish and maintain a permanent, community-led research function that generates high-quality, ethically governed evidence to inform public policy, funding decisions, and service design.
- iii. To ensure that frontline knowledge and lived experience are systematically translated into policy influence, using structured evidence to inform governance, legislative processes, and multi-agency practice.
- iv. To develop and sustain cross-sector partnerships that embed community insight within statutory and civic systems, supporting collaborative approaches to service delivery, accountability, and institutional learning.
- v. To advance equitable access to public services and civic participation by reducing digital, linguistic, and procedural barriers that disproportionately affect marginalised communities.
- vi. To uphold safeguarding, protection, and ethical practice across all activities, ensuring that services, research, and partnerships are delivered in ways that protect dignity, safety, and rights, particularly for individuals facing heightened vulnerability or risk.
- vii. To strengthen the organisational resilience of SWT by ensuring that governance, leadership, financial stewardship, and operational systems support effective oversight, sustainability, and long-term impact.
- viii. To advance gender equity by addressing the structural, legal, and economic barriers faced by women and gender-diverse individuals within racially minoritised, migrant, and faith-based communities, including barriers relating to safety, economic participation, access to justice, and public services.
- ix. To promote equity-driven and community-defined approaches across all areas of work, challenging institutional practices and frameworks that perpetuate exclusion, misrepresentation, or structural disadvantage.

2.3 Programmatic Framework

SWT's programmatic framework is organised around three interlinked functions that integrate service delivery, delivery practice, and institutional alignment.

2.3.1 *Service implementation*

- Function 1: Direct support and casework
 - SWT delivers direct support and casework interventions designed to address the structural, legal, and procedural barriers that disproportionately affect Somali, Muslim, refugee, and other racially minoritised communities. This work focuses on enabling individuals and households to access rights, protections, and entitlements within systems that are often complex, exclusionary, or inaccessible in practice. Areas of intervention include but are not limited to, welfare systems, housing security, safeguarding and protection, and employment rights, among other interrelated domains.
 - Casework is undertaken with an emphasis on legal accuracy, procedural fairness, and ethical safeguarding. Interventions are tailored to the specific circumstances of individuals and families, recognising the cumulative impact of migration status, language barriers,

discrimination, disability, gender, and socio-economic precarity. Through this approach, SWT's direct support functions resolve immediate issues and mitigate longer-term risk and vulnerability arising from systemic exclusion.

- **Function 2: Culturally responsive delivery**
 - SWT's services are delivered through a range of modalities, including case-based interventions, one-to-one advice, and facilitated group-based support. Delivery models are designed to be linguistically accessible and culturally responsive, ensuring that engagement is meaningful rather than procedural. This includes adapting communication methods, service environments, and engagement practices to reflect community norms, trust dynamics, and lived realities.
 - Cultural responsiveness within SWT's delivery is understood as an institutional practice, informing how services are designed, how risk is assessed, and how support pathways are negotiated with individuals and families. This approach enables SWT to work effectively with people experiencing intersecting legal, social, and economic barriers, reducing disengagement and improving the effectiveness and sustainability of interventions.
- **Function 3: Statutory alignment and community adaptation**
 - SWT's service delivery operates within relevant statutory, regulatory, and safeguarding frameworks, ensuring legal compliance, accountability, and alignment with public system expectations. Moreover, provision remains responsive to community consultation, emerging needs, and contextual knowledge derived from lived experience. This dual orientation allows SWT to function effectively at the interface between formal systems and community realities.
 - Community adaptation is not treated as an informal add-on but as an essential mechanism for ensuring that statutory frameworks are applied in ways that are equitable, proportionate, and contextually informed. By integrating community insight into delivery decisions and service design, SWT ensures that its interventions remain responsive to evolving risks, policy changes, and locally specific forms of exclusion, while maintaining the evidentiary and procedural standards required by statutory partners and funders.

2.4 Evidence production

- SWT systematises data generated through frontline service delivery to develop a longitudinal evidence base that captures the structural and institutional conditions shaping client experiences over time. This enables SWT to move beyond episodic casework analysis towards identifying recurring patterns, systemic risks, and institutional gaps.
- Evidence production applies mixed-methods approaches, integrating quantitative service data with qualitative insights derived from casework and community engagement. Data collection, analysis, and use are governed by ethical standards, safeguarding requirements, and data protection obligations, ensuring integrity, confidentiality, and responsible use.
- The resulting evidence is produced to meet the standards of reliability, validity, and proportionality required by statutory bodies, academic institutions, and policy actors. Evidence outputs are used to inform institutional learning, service improvement, and policy engagement, while maintaining a clear separation between evidence generation and advocacy activity.

2.5 Policy Engagement

- SWT undertakes policy engagement as a system-level activity grounded in evidence generated through frontline services and community-led research. The organisation functions as an institutional interlocutor, translating community-derived knowledge into forms that are legible, credible, and actionable within public policy, regulatory, and funding environments. This engagement is directed towards shaping public discourse, informing institutional reform, and influencing resource allocation in areas affecting marginalised communities.
- Engagement activity includes the preparation of policy submissions, participation in formal consultations, the convening of strategic roundtables, and direct engagement with local authorities, regulators, and other statutory agencies. SWT's contributions are framed to support institutional learning and decision-making, rather than individual case resolution, and are standardised to the procedural and evidentiary standards expected within public systems.
- SWT's policy engagement model prioritises structural and preventative reform over individualised or ad hoc interventions. Emphasis is placed on embedding community-led knowledge within legal, institutional, and funding frameworks in ways that strengthen accountability, equity, and system responsiveness over time. Engagement is undertaken with due regard to organisational remit, public benefit, and regulatory expectations.
- Policy outputs are developed to be technically robust, proportionate, and aligned with relevant sectoral standards. Outputs are designed to inform practice, guide institutional adaptation, and contribute to longer-term change, while maintaining a clear distinction between evidence-informed policy engagement and operational service delivery.

2.6 Achievement and Impacts

SWT's achievements demonstrate the systemic impact of culturally competent, community-led service delivery in reducing hardship, strengthening local resilience, and addressing the structural barriers that shape exclusion. Across the reporting period, SWT integrated frontline service provision with longitudinal evidence generation and policy engagement, enabling measurable improvements in welfare access, financial stability, safeguarding, and social protection, while also contributing to institutional learning and reform.

SWT demonstrates institutional credibility through consistent service delivery outcomes, methodologically robust evidence production, and sustained, structured engagement with statutory, policy, and enforcement institutions. Its operational and research outputs collectively reflect the organisation's dual role as both a delivery organisation and a system-level evidence partner, capable of translating lived experience into policy-relevant intelligence.

2.6.1 Quantitative and Operational Impact

Between 2021 and 2025, SWT delivered measurable and independently verifiable outcomes across its core programme areas, evidencing both operational scale and evidentiary reliability.

- Through its welfare rights programme, SWT supported 365 clients with structured legal and financial advice, of whom 30% were classified as vulnerable, including individuals experiencing mental health challenges, older adults, and single-parent households. To ensure continuity of access, SWT delivered 432 advice surgeries across in-person and online formats. This provision achieved a 90% success rate for

new benefit claims at first submission, demonstrating the accuracy of SWT's casework processes and its effectiveness in securing statutory entitlements for marginalised clients.

- In response to rising energy poverty, SWT delivered 336 structured energy advice interventions, supporting low-income households to manage energy costs, negotiate tariffs, and access financial relief schemes. As a direct result of SWT's advocacy, over £10,000 in verified energy debt was written off, reducing household vulnerability during periods of acute cost-of-living pressure. Complementary interventions included Energy Saving Workshops promoting sustainable household practices, alongside facilitated access to the Household Support Fund, cost-of-living payments, and budgeting guidance.
- To address food insecurity arising from economic instability, SWT distributed 564 food parcels across multiple emergencies funding rounds, representing a combined market value exceeding £42,000. These interventions targeted households experiencing sustained or acute food insecurity and were integrated with structured referrals to statutory and voluntary welfare schemes, ensuring that emergency support functioned as an entry point to longer-term stabilisation.
- Recognising the disproportionate impact of economic precarity on racially minoritised women, SWT delivered 80 employment resilience interventions between 2024 and 2025. This programme combined digital and financial literacy with rights-based employment advice, supporting participants to interpret employment contracts, payslips, and tax records, understand entitlements such as sick leave and flexible working, and navigate online systems. Thirty participants accessed targeted hardship fund support, enabling income recovery, increased economic confidence, and protection against exploitative labour practices.
- To mitigate the wider effects of the cost-of-living crisis, SWT delivered structured group-based interventions engaging approximately 40 households annually, with twice-weekly advice surgeries serving up to ten participants per session. This delivery model generated over 1,800 individual engagements across cost-of-living, hardship, and advisory programmes, strengthening household budgeting capacity, energy conservation practices, food planning, and nutritional resilience, while enhancing residents' awareness of rights and entitlements.
- In addition, SWT piloted a specialist programme addressing faith-based abuse within the wider Violence Against Women and Girls (VAWG) context, developing early diagnostic pathways, safeguarding awareness, and culturally competent interventions for women at risk. This pilot surfaced previously undocumented forms of harm and is informing cross-borough safeguarding practice and multi-agency responses.

2.6.2 Institutional impact and evidence infrastructure

Beyond direct service delivery, SWT is working to strengthen its institutional capacity to translate community-based support activity into policy-relevant intelligence. Each service area is being aligned to a defined casework, data management, and governance architecture intended to ensure accuracy, appropriate disaggregation, and compliance with statutory evidence standards. These arrangements are designed to support the systematic consolidation of service-level data into thematic analyses, formal briefings, and multi-agency intelligence products suitable for engagement with statutory partners, including local authorities, enforcement bodies, and central government departments.

In parallel, SWT is developing its Community Research Lab (CRL) as a dedicated analytical infrastructure to systematise community-derived evidence for statutory, academic, and policy use. The CRL is being designed to translate lived experience into structured datasets and validated insights capable of informing institutional learning, funding priorities, and policy development at both local and national levels once fully operational.

3. FINANCIAL REVIEW

This financial year we had unrestricted income of £38,800 and restricted income of £263,473
Total incomes were £302,273.

We had a net movement of £68,973 on the unrestricted income and a net movement of £289,140 on restricted income.

The charity had unrestricted reserves of £117,269 and restricted reserves of £332,779.
Total Reserves for 2024-2025 was £450,048.

3.1 Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- a) Select suitable accounting policies and apply consistently.
- b) Observe the methods and principles in the Charities SORP.
- c) Make judgements and estimates that are reasonable and prudent.
- d) Disclosed and explained in the financial statements.
- e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

3.2 Public Benefit Statement

In shaping our objectives for the year and planning our activities, the Trustees have considered S.17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PD2)'. The achievements and activities above demonstrate the public benefit arising from the charity's activities.

3.3 Reserves Policy

The SWT's policy is to maintain a level of unrestricted and undesignated reserves equivalent to six months' expenditure. Currently we are working towards achieving this target.

3.4 Risk Management

The trustees have assessed the major risks to which SWT is exposed and are satisfied that those systems are in place to mitigate exposure to the major risks including maintaining a risk register, which is reviewed annually.

3.5 Investment Policy

The charity does not produce a sufficient surplus to invest, as priority must be given to building our unrestricted reserves.

3.6 Plans for the Future

We have diversified substantially to develop a strong income stream from trusts, foundations, corporates, and individual donors. We have put in place a range of mechanisms to ensure we can continue to secure institutional income from the private sector, individuals, and grant-making institutions.

3.7 Independent Examiners

The charity appointed Optmark Accountants Ltd as our independent examiner. The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the Statement of Recommended Practice "Accounting and Reporting by Charities," issued in March 2005.

The trustees' annual report and the strategic report were approved on 26.01.2026 and signed on behalf of the board of trustees by:



Sahra Mohamud

Chair

Date: 26.01.2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SOMALI WELFARE TRUST

I report to the trustees on my examination of the financial statements of Somali Welfare Trust ('the charity') for the year ended 31st March 2025.

Responsibilities and Basis of Report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

Having satisfied myself that the accounts of the Charity is 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 the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Financial Accountants (IFA), which is one of the listed bodies.

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

1. Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act: or
2. The financial statements do not accord with those records; or
3. The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. The financial statements have not been prepared in accordance with the methods and principles of the statement.

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 (FRS102).

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 to enable a proper understanding of the accounts to be reached.

Signed:



Mr A Hussein

Optmark Accountants Ltd

5 Micham Lane, London, SW16 6LG

Date: 26.01.2026

Somali Welfare Trust
Statement of Financial Activities
(Incorporating an Income and Expenditure Accounts)
Year Ending 31 March 2025

		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		2025	2025	2025	2024
	Note	£	£	£	£
Income from					
Charitable Activities & Grants		38,800	263,473	302,273	295,238
TOTAL INCOMING RESOURCES	2	38,800	263,473	302,273	295,238
RESOURCES EXPENDED					
Charitable Activities		-	200,338	200,338	174,138
Support cost		-	10,000	10,000	2,100
TOTAL RESOURCES EXPENDED	4	-	210,338	210,338	176,238
Net income		38,800	53,135	91,935	119,000
Funds brought forward		68,973	289,140	358,113	239,113
Net movement in funds and fund balances carried forward at 31 March 2025	10	107,773	342,275	450,048	358,113

Somali Welfare Trust
Balance sheet
Year Ended 31 March 2025

	Notes	2025 £	2025 £	2025 £	2024 £
Current Assets					
Cash at bank and in hand	8	423,694		379,058	
Trade debtors		<u>36,300</u>		<u>-</u>	
Total Current Assets		459,994		379,058	
Current Liabilities					
Creditors amounts falling due within one year	9	<u>(9,946)</u>		<u>(20,945)</u>	
Total assets less current liabilities			<u>450,048</u>		<u>358,113</u>
			<u>450,048</u>		<u>358,113</u>
Financed by:					
Balance for the year			91,935		119,000
Balance brought forward			<u>358,113</u>		<u>239,113</u>
Charity Reserve Funds	10		<u>450,048</u>		<u>358,113</u>

The financial statements on pages 12 to 18 were approved by the trustees, and authorised for issue on26/01/2026..... and signed on their behalf by:

Sahra Mohamud



Sahra Mohamud
Chair

Notes to the Financial Statements

Year Ended 31st March 2025

1. General Information

The Charity is registered in England & Wales and as a charity the Charity Commission for England. The address of the registered office is Cardinal Heenan Centre 326, High Road, Ilford, IG1 1QP.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (charities SORP (FRS 102)) and the charities Act 2011.

3. Accounting Policies

Incoming resources

Voluntary income and donation are included in incoming resources when they are receivable except when the donors specify that they must be used in future accounting periods or donor's conditions have not been fulfilled, then income is deferred. The income from fundraising ventures is shown gross.

Donated services and facilities

Income from donated services and facilities is included in incoming resources at a valuation, which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

Resources Expended

Resources expended are included in the statement of financial activities on an accrual's basis, inclusive of any VAT, which cannot be recovered. Expenditure, which is directly attributable to specific activities, has been included in these cost categories, where costs are attributable to more than one activity, they have been apportioned across the cost of generating funds on a basis consistent with the use of these resources. Cost of generating funds includes salaries, direct expenditure and overhead costs of the staff who promote fundraising including events. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Funds

Restricted funds are to be used for specific purpose as laid down by the donor. Expenditure, which meets these criteria, is charged to the fund together with a fair allocation of management and support costs. Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes. Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income & expenditure The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Disclosure Exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemption: No cash flow statement has been presented for the company.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub- classes: restricted income funds or endowment funds.

Incoming Resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity: it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipts is probable, and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable, and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor, or the estimated resale value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned it unspent, in which case it may be regarded as restricted.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT that cannot be fully recovered and is classified under the headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of assets, less its residual value, over the useful economic life of those assets as follows:

Furniture & equipment 20% reducing balance.

Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund. When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Pensions and Other Post - Retirement Benefits

All staff has been offered a pension contribution recognised by HMRC. All staff has opted out so there are no pension assets to administer and there is no other post – retirement benefits funded by the charity.

5. Investment Income

No Funds are held in a non-interest-bearing bank account. There is no bank charges associated with the account and trustees believe the achieve value for money in respect to the services provided by the bank.

6. Financial Instruments:

Carrying amount: Debt instruments on the balance sheet represent real and fair value. Financial liabilities on the balance sheet represent real and fair value.

SOMALI WELFARE TRUST
Notes to the Accounts...continued
For the year ending 31 March 2025

2. Income from Grants, donation and Legacies

	2025	2025	2025	2024
	£	£	£	£
	Unrestricted	Restricted	Total Funds	Total
	Funds	Funds		Funds
National Lottery-Reaching Communiti	-	96,976	96,976	96,976
National Lottery-Award for All	-	-	-	10,000
National Lottery-Uplift Graft	-	43,015	43,015	46,945
Lloyds Bank Foundation	2,500	-	2,500	25,000
Trust for London	-	27,000	27,000	25,735
Gartfield Weston Foundation	-	10,000	10,000	10,000
Greater London Auththority	-	10,000	10,000	-
The Smallwoods Trust	-	19,482	19,482	19,482
ATM-Resilient Grant	-	50,000	50,000	-
Tudor Trust	36,300	-	36,300	38,600
London Borough of Redbridge	-	7,000	7,000	-
Civil Roots Society 3 Round 2	-	-	-	22,500
Total Incoming Resources	38,800	263,473	302,273	295,238

SOMALI WELFARE TRUST
Notes to the Accounts...continued
For the year ending 31 March 2025

4. Direct Charitable Expenditure

	2025 £	2025 £	2025 £	2024 £
	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
Salaries and wages		126,667	126,667	85,570
Projects Activities cost		65,917	65,917	82,110
Rent & Utility		7,754	7,754	6,458
Total Direct Charitable cost	-	200,338	200,338	174,138

5. Support & Fundraising cost

Fundraising	-	10,000	10,000	2,100
Total Support cost	-	10,000	10,000	2,100

Total Resources Expended

-	210,338	210,338	176,238
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6. Staff Remunerations

The trustees did not receive any remuneration during the year; other staff cost was as follows

	2025 £	2024 £
Gross Wages and benefits in kinds	126,667	85,570
Total	126,667	85,570

Number of Employees

	2025	2024
	2	15
	4	15

7. Cash Balance

	2025 £	2024 £
Cash in hand and Bank	423,694	379,058
Total	423,694	379,058

SOMALI WELFARE TRUST
Notes to the Accounts...continued
For the year ending 31 March 2025

8.Trade Debtors

	2025	2024
	£	£
Trade Debtors	<u>36,300</u>	<u>6,450</u>
	<u><u>36,300</u></u>	<u><u>6,450</u></u>

9.Trade Creditors

	2025	2024
	£	£
Sundry Creditors	<u>9,946</u>	<u>20,945</u>
	<u><u>9,946</u></u>	<u><u>20,945</u></u>

10.Statement of Funds

	Bal b/f			Bal C/f	
	2024	Income	Expenditure	2025	2024
	£	£	£	£	£
Unrestricted Funds					
Current year movement	68,973	38,800	-	107,773	68,973
Restricted funds:					
Current year movement	289,140	263,473	210,338	342,275	239,113
Total funds	<u><u>358,113</u></u>	<u><u>302,273</u></u>	<u><u>210,338</u></u>	<u><u>450,048</u></u>	<u><u>358,113</u></u>

SOMALI WELFARE TRUST

England & Wales - Charity number 1112146

Accounts

SOMALI WELFARE TRUST

Building Bridges in Redbridge

**FINANCIAL STATEMENT FOR THE YEAR ENDED
31 MARCH 2024**

CHARITY NO. 1112146

SOMALI WELFARE TRUST
LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Somali Welfare Trust

Registered Address: Cardinal Heenan Centre
326 High Road
Ilford
Essex IG1 1QP

Tel: 0208 553 7969

Email: info@somaliwelfaretrust.org

Charity Registration No. 1112146

**Management Committee
(Trustees)** A Abdi
For the Accounting Period: S Mohamud
AR Yusuf
AK Yusuf
U Hussein

**Independent
Examiner:** Ajaz & Co Accountants and Tax Consultants

Essex House
339 High Road
Ilford
Essex IG1 1TE

Banker: HSBC Bank Plc
126 High Road
Ilford
Essex IG1 1DA

SOMALI WELFARE TRUST
ANNUAL REPORT OF THE MANAGEMENT COMMITTEE (TRUSTEES)

Introduction

The Management Committee (who are also the Trustees of the Somali Welfare Trust) submit their report and financial statements for the year ended 31st March 2024. The Somali Welfare Trust (SWT) was established in October 2003 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 18th of November 2005.

Background

SWT is an innovative charity based in the East London borough of Redbridge. SWT is very passionate about making a difference to the Somali & other BAME and Refugee Communities in this and other surrounding boroughs in East London. Led by a diverse group of skilled and trained staff and volunteers it is helping the communities to access opportunities and services, giving a platform so that their voices are heard and helping to strengthen relationships with mainstream service providers to create social change.

Being the only Somali community led voluntary organisation in Redbridge it forms the first point of contact for the borough's growing and expanding Somali and other BAME and Refugee communities. The Trust also provides services to communities residing in neighbouring East London boroughs of Newham, Barking and Dagenham and Tower Hamlets.

Objectives of the Somali Welfare Trust

The objects of the Somali Welfare Trust is:

“To relieve poverty, sickness and distress and to preserve and protect the health of Somalis living in the London Borough of Redbridge and the surrounding areas in particular but not exclusively, through the provision of advice, assistance, representation, counselling and translation and interpretation services in matters including health, housing and welfare benefits”.

The services that SWT provides aims to meet its following strategic aims: what we aim to achieve are to:

1. Create a stronger voluntary and community organisation for now and for the future.
2. Have a stronger and more diverse base for participation, engagement, volunteering and voluntary activity.
3. Forge partnerships which improve opportunities for local people.
4. Build a stronger and more sustainable organisation.

Our values: principles we will work within are to:

- Challenge oppression and prejudice and promote diversity.
- Be friendly and make everyone feel welcomed and supported.
- Be creative and find new ways of making voluntary and community action effective.
- Be an independent voice for Redbridge's Somali and other BAME and Refugee Communities.
- Be dynamic and work with purpose to get things done and to achieve lasting impact.

Structure, Governance and Management

SWT is constituted by a constitution. It is governed by the regulations set out in the constitution and run by a diverse Management Committee (who are also Trustees) with lived experiences from professional backgrounds in the field of Health, Community Development Work, the Arts and Media and Accounting.

SWT's Management Committee are elected by the membership every two years. The Management Committee members are briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

The Management Committee meets quarterly to review the activities of the charity including the approval of the annual accounts as well as budgets, capital expenditure and to set out the fund - raising date for the charity. The day-to-day work of the charity is overseen by the Treasurer who is responsible to and reports to the Management Committee.

The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Annual assessments are undertaken relating to fire and health and safety. The Management Committee are looking into other risk areas such as operational matters, governance and compliance with law and regulations.

Work of the Trust – SWT's Services, Activities and its Impact

Operating from the Cardinal Heenan Centre in Ilford, SWT continues to deliver holistic services which supports people in the grassroot communities to assert and enjoy their rights and entitlements and to strive to achieve their life goals and aspirations.

SWT swiftly responds to keep the Somali and other BAME and Refugee Communities safe, in good health and connected. Many of whom face complex life challenges and issues and often fall through the cracks of mainstream services. SWT works collaboratively with the community and in close partnership with local, regional and national agencies, Redbridge Borough Council and several other local authorities across London and other statutory and mainstream agencies so as to ensure the community can services that meet their needs.

Welfare Rights Information, Advice & Guidance Service

SWT's welfare rights information and advice services continue to be one of SWT's core services. SWT provides free, confidential, high quality, accessible guidance, information, advice and advocacy on rights and entitlements in areas of welfare benefits, benefit checks, income maximisation, assisting clients affected by homelessness, clients needing housing advice to keep their home. With the cost-of-living crisis upon us all, this year we have seen huge influx of clients seeking debt advice, clients seeking urgent help who have been struggling to pay their utility bills. Other areas of advice given are clients seeking advice who have been victims of hate crime and harassment. Advice on care and personalisation, education, employment and health continue to be important issues for our client groups. The current level of take-up for welfare benefits and tax credits, combined with the introduction of the universal credit and the complexity of the tax and benefit system and diversity of potential claimant population shows a high need for this service. This is because of the user groups' specific and multiple barriers arising from the complexity of their situation and its interaction with the benefits system.

Tackling Food Poverty

With the cost-of-living crisis it has continued to put many families and other vulnerable people at risk to food insecurity. The cost-of-living crisis has had serious implications for poverty, educational attainment and energy access. The ongoing cost-of-living crisis has multiplied the effects of food insecurity, especially for people on low incomes, people without adequate social protections and people already experiencing food insecurity. SWT continued to provide families, individuals with pre-packed food parcels on their doorstep. With demands being high, by 31st March 2024, food parcels to a further value of £3,000 was delivered to almost 60 families and individuals.

Cost-of-Living Support Service

SWT continued to support vulnerable Somali families, individuals and advised low-income families who are struggling and barely managing to survive, giving very important advice, information and also undertaking contacts and negotiating on behalf of clients with utility companies on their utilities charges particularly heating and lighting costs, helping clients sought out their rents and rent arrears with the Council, Housing association and private landlords to prevent clients from losing their home through eviction, or loss of utility services by preventing disconnection of services. We also helped the clients build financial resilience by enabling our clients with basic budgeting and financial literacy training.

Volunteering

Our volunteers play a pivotal role in providing mentoring, community engagement and peer support. Engaging in detached street work and outreach work including home visits this provides active network for the sharing of community information and support services. SWT's regular volunteering team delivered more than 3000 hours of volunteering time.

Support to Families in Crisis

SWT has been running counselling and practical support service to parents and families who have been struggling to maintain a normal life through the cost-of-living crisis. We have been supporting families experiencing multiple social problems particularly in families with history of mental health illness, coupled with poverty, the impact on family's emotional wellbeing while living in temporary accommodation.

More recently we have seen a growing number of Somali, BAME and Refugee children being victims of trafficking, modern slavery, children forced into illicit activities, victims of sexual and other exploitation. We provide specialist support including advice and advocacy, liaising directly with Social Services, Local authorities and the Metropolitan Police and have been closely involved with these agencies in helping to rescue children from the traffickers and other criminal gangs and reunite them with their families.

Mental Health Counselling Support Programme

SWT's Mental Health Counselling Support Programme provides intervention support to the Somali Women and young people, with talking therapy support through the provision of a safe space delivered through zoom which gives them the opportunity freely talk/share experiences of grief, trauma, bereavement experiences in confidence.

BAME Youth Hub

SWT's BAME Youth Hub Project undertakes street outreach work with particular focus on addressing the growing knife crimes and gang culture amongst Somali youngsters. The purpose of the Hub Project is to provide a safe place for young people who are at risk to further violence, crime and crime and being excluded from Society. The space provides a safe environment to help young people with mental or physical health needs, support for young people with substance misuse, advice with employment, education and training opportunities.

The Redbridge Women's Advocacy Group

The Redbridge Women's Advocacy Group (RWAG) is an example of a project created by SWT that is helping to build power in our community. The RWAG was set up and undertaken by SWT working hand in hand with the local women employed in the Care Sector in Redbridge. The Group's mission was to highlight the inequalities they face as a result of employment exploitation in the Care Sector as a result of discrepancies within their payment

because of a 'grey-area' within the law which allows the care agencies The group is proud that they were able to come together and collectively share their personal experiences of the exploitation they face. The group are proud that they have a space at the local community centre where they meet regularly to discuss how they can raise awareness of their predicament to policy makers. The group have produced detailed case studies of their personal lived experience. to avoid paying tax by levying this tax onto the care workers.

Financial Resilience Programme

SWT's Financial Resilience programme focuses on strengthening BAME women's financial resilience because during the Covid pandemic period and then following through the cost-of-living crisis, we found that BAME women were more vulnerable to a higher risk of financial insecurity when compared to white women and require emergency support more quickly.

Our project began at a time of the cost-of-living crisis when we saw first-hand the impact of the financial crisis on the BAME women. We know from direct face-to-face contact with BAME women they were more likely to be in poverty, high dependency on benefits, and were hit harder by cuts and restrictions to benefits and were finding difficulties in accessing public services. BAME Women have lower levels of savings and wealth than men and have greater caring responsibilities.

Community Research and Building Community Networks

Post the covid pandemic, with a severe lack of basic demographic, health, social and economic data of Redbridge's Somali and other BAME and Refugee Communities, SWT taken a new community research approach, to try to address the 'research weariness' our communities experience. This means, have engaged in a number of London wide networks, engaged in conversations, debates and ideas that dwell in that community, which are normally where outside research institutions very rarely have access. We have taken the approach to collect stories, data that provides a better picture of the community we live with.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) Select suitable accounting policies and apply consistently.
- (b) Observe the methods and principles in the Charities SORP.
- (c) Make judgements and estimates that are reasonable and prudent.
- (d) Disclosed and explained in the financial statements.
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months expenditure. The Management Committee consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity’s current activities while consideration is given to ways in which additional funds may be raised. The Charity will actively work to achieve this level of reserves.

Risk Management

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity’s activities.

Independent Examiner

According to the provisions of the Charities Act 2011, the Management Committee agree that an audit is not required for this financial year; however due to the provisions of the same act an Independent Examiner is required.

Ajaz & Co Accountants & Tax Consultants will be appointed as Independent Examiner for the ensuring year.

The Management Committee approved the accounts on the19.12.2024.....

Signed on Behalf of the Management Committee:

Sign..... 

Name: A Yusuf

Position: Vice Chair

Date: 19.12.2024

**INDEPENDENT EXAMINER'S REPORT TO THE MANAGEMENT COMMITTEE FOR
THE YEAR ENDED 31ST MARCH 2024**

We report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2024 set out on pages 8 to 12.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed. We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

We have completed my examination. We have confirmed that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.



.....
Prepared by:

Ajaz & Co Accountants & Tax Consultants

Essex House

339 High Road

Ilford

Essex IG1 1TE

Date: 23/12/2024

**SOMALI WELFARE TRUST NOTES TO THE FINANCIAL STATEMENTS FOR THE
YEAR ENDED 31ST MARCH 2024**

1. Accounting Policies:

The Financial Statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th July 2016 and updated on the 16th September 2016 and with the Charities Act 2011. The Charity constitutes a public benefit entity as defined by the Charity Commission.

(a) Incoming Resources:

The Incoming resources represents grants, donations and any bank interest receivable. The total incoming resources of the Trust for the year have been derived from its principal activity undertaken in the United Kingdom and came from the following sources:

	<u>2024</u>		<u>2023</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
Redbridge Council: Redbridge Community Fund	-	-	-	15,000
Redbridge Council: London Youth	-	-	-	4,080
National Lottery Communities Fund: Awards for All	10,000	-	10,000	9,932
National Lottery Communities Fund: Reaching Communities	96,976	-	96,976	48,488
National Lottery Communities Fund – Cost of Living	46,945	-	46,945	-
The Clothworkers Foundation	-	\-	-	10,000
The Postcode Society Trust	-	-	-	16,347
Lloyds Bank Foundation	-	25,000	25,000	25,000
Lloyds Bank Foundation (Uplift Grant)	-	-	-	2,250
Tudor Trust	-	35,000	35,000	50,000
Tudor Trust	-	3,600	3,600	-
Civil Roots Society 3 Round 2	22,500	-	22,500	-
Smallwood Trust	19,482	-	19,482	-
Trust for London	25,735	-	25,735	32,535
Garfield Weston Foundation	10,000	-	10,000	-
London Community Foundation – Together for London	-	-	-	10,000
Joseph Rowntree Foundation	-	-	-	17,984
Joseph Rowntree Foundation – Cost of Living Grant	-	-	-	1,798
Council of Somali Organisations	-	-	-	100
Total:	£231,638	£63,600	£295,238	£243,514

(b) Restricted Funds:

Restricted Funds are to be used for specified purposes as laid down by the funding authority. Direct and support expenditure, which meets these criteria, is identified to the fund together with a fair allocation of other costs.

(c) Unrestricted Funds:

Unrestricted funds are received which have no restrictions placed in their use and are available as general funds.

2. Fixed Assets:

Depreciation is provided at the following annual rate in order to write off each asset cost over its estimated useful life as follows:

Computer Equipment: 33% on Cost

3. Staffing Costs:

Salaries paid to employees who provided direct charitable services.

	<u>31/03/2024</u>	<u>31/03/2023</u>
	(£)	(£)
Staffing & On Costs	£85,570	£93,986

4. Management Committee:

None of the Management Committee members received any remuneration during the year.

5. Accrual:

	<u>2024</u>	<u>2023</u>
	(£)	(£)
Creditors		
Office Rent & Utilities	-	651
Cost of Living Support Activities	5,228	2,400
Meetings, Events Costs	-	1,190
Salaries & On Cost	-	-
Volunteers Expenses	-	1,327
Activity Costs	3,661	-
Administration & Finance	6,115	-
Printing, Photocopy & Stationery	1,012	644
Tel, Mobile, Broadband	229	-
Equipment	-	-
Staff Travel & Expenses	-	625
Payroll	-	-
Bank Charge	-	-
Misc	-	-
Food Parcels	4,700	-
Total:	<u>£20,945</u>	<u>£6,837</u>

6. Total Funds:

	<u>2024</u>	<u>2023</u>
	(£)	(£)
Restricted Funds	289,140	204,685
Unrestricted Funds	68,973	34,428
Total:	<u>£358,113</u>	<u>£239,113</u>

Somali Welfare Trust**Statement of Financial Activities for the Year Ending 31 March 2024**

	Restricted Funds (£)	Unrestricted Funds (£)	2024 Total Funds	2023 Total Funds
Incoming Resources				
Grants	231,638	63,600	295,238	243,514
Total Incoming Resources at 31/03/2024	£231,638	£63,600	£295,238	£243,514
Outgoing Resources				
Staffing Costs	58,615	26,955	85,570	93,986
Direct Charitable Expenditure	52,446	-	52,446	35,208
Admin, Management & Finance	36,122	2,100	38,222	18,637
Net Incoming/Outgoing Resources Before Transfer	£147,183	£29,055	£176,238	£147,831
Gross Transfer Between Funds	-	-	-	-
Net Incoming/Outgoing Resources After Transfer	£84,455	£34,545	£119,000	£95,683
Balance Brought Forward at 01/04/2023:	204,685	34,428	239,113	143,430
Balance Carried Forward at 31/03/2024:	£289,140	£68,973	£358,113	£239,113

Somali Welfare Trust**Income & Expenditure Account – Year Ending 31st March 2024**

	Note	Restricted Funds (£)	Unrestricted Funds (£)	2024 (£) Total	2023 (£) Total
<u>Incoming Resources</u>					
Grants	2	231,638	63,600	295,238	243,514
Total Income Received		<u>£231,638</u>	<u>£63,600</u>	<u>£295,238</u>	<u>£243,514</u>
<u>Resources Expended</u>					
<u>Staffing Costs</u>					
Staffing, Employers NI & Pensions		58,615	26,955	85,570	93,986
<u>Direct Charitable Expenses</u>					
Office Rent & Utilities		6,458	-	6,458	7,673
Meeting Room Costs		300	-	300	-
Volunteers Expenses		500	-	500	5,385
Prof Fees – Trainers, Facilitator Fees		18,000	-	18,000	6,540
Meetings, Events, Workshop Costs		4,957	-	4,957	3,939
Cost of Living Support Activities		6,955	-	6,955	6,400
Users Activities Costs		6,730	-	6,730	-
Light Refreshments		1,890	-	1,890	1,800
Staff Meeting & Travel Expenses		1,000	-	1,000	625
Emergency Food Parcels		4,700	-	4,700	3,000
Equipment (ICT & Digital Devices)		156	-	156	1,325
Subscription		-	-	-	1,500
Monitoring and Evaluation		-	-	-	2,000
Transport Costs		800	-	800	-
<u>Management & Administration</u>					
Admin, Management & Finance		32,239	-	32,239	15,250
Telephone, Mobile & Broadband		1,300	-	1,300	1,325
Printing, Postage & Stationery		1,012	-	1,012	683
Insurance		157	-	157	-
Accounting and Payroll Service		804	-	804	800
Bank Charges		60	-	60	79
Misc Expenses		550	-	550	500
Fund-Raising Consultancy Fees		-	2,100	2,100	-
Total Expenses:		<u>147,183</u>	<u>29,055</u>	<u>176,238</u>	<u>£147,831</u>
Surplus / (Deficit):		84,455	34,545	119,000	95,683
Balance Brought Forward @ 01/04/2023:		<u>£204,685</u>	<u>£34,428</u>	<u>£239,113</u>	143,430
Balance Carried Forward @ 01/04/2024:		<u>£289,140</u>	<u>£68,973</u>	<u>£358,113</u>	<u>£239,113</u>

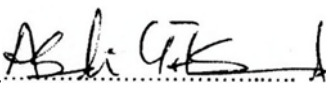
Somali Welfare Trust
Balance Sheet as at 31st March 2024

	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2024 Total Funds</u>	<u>2023 Total Funds</u>
Current Assets				
Cash at Bank at 31/03/2024	310,085	68,973	379,058	245,950
Total Current Assets	<u>£310,085</u>	<u>£68,973</u>	<u>£379,058</u>	<u>£245,950</u>
	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2024 Total Funds</u>	<u>2023 Total Funds</u>
Current Liabilities				
Creditors: Amount falling due within one year				
Sundry Creditors	(20,945)	-	(20,945)	(6,837)
Net Current Asset	289,140	68,973	358,113	239,113
Total Net Assets	<u>£289,140</u>	<u>£68,973</u>	<u>£358,113</u>	<u>£239,113</u>

	<u>2024 Total Funds</u>	<u>2023 Total Funds</u>
Funds Represented By:		
Restricted Funds	289,140	204,685
Unrestricted Funds	68,973	34,428
Total:	<u>£358,113</u>	<u>£239,113</u>

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and expenditure of the income and is also the correct state of the affairs of the Trust as of 31st March 2024.

Approved by the Management Committee on the ... 19.12.2024... and signed on its behalf by:

Signed: 

Name: A Yusuf

Position: Vice Chair

Date: 19.12.2024

SOMALI WELFARE TRUST

England & Wales - Charity number 1112146

Accounts

SOMALI WELFARE TRUST

Building Bridges in Redbridge

**FINANCIAL STATEMENT FOR THE YEAR ENDED
31 MARCH 2023**

CHARITY NO. 1112146

SOMALI WELFARE TRUST
LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Somali Welfare Trust

Registered Address: Cardinal Heenan Centre
326 High Road
Ilford
Essex IG1 1QP

Tel: 0208 553 7969

Charity Registration No. 1112146

**Trustees
(Management Committee):** A Hassan
A Rashid Yusuf
A Karim Yusuf
F Farah
U. M. Hussein
A Gureye
A Abdi (From 1st October 2023)
S Mohamud (From 1st October 2023)

Independent Examiner: Ajaz & Co Accountants and Tax Consultants
Essex House
339 High Road
Ilford
Essex IG1 1TE

SOMALI WELFARE TRUST **ANNUAL REPORT OF THE MANAGEMENT COMMITTEE**

Introduction

The Management Committee (who are also the Trustees of the Somali Welfare Trust) submit their report and financial statements for the year ended 31st March 2023. The Somali Welfare Trust (SWT) was established in October 2003 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 18th of November 2005.

Background

SWT is an innovative charity based in East London of Redbridge that is passionate about making a difference to the Somali & other BAME and Refugee Communities. Led by a diverse group of skilled and trained staff and volunteers it is helping the communities to access opportunities, strengthen relationship with mainstream service providers to create social change.

Being the only Somali community led voluntary organisation in the London Borough of Redbridge it forms the first point of contact for the borough's growing and expanding community. The Trust also provides services to communities residing in neighbouring East London boroughs of Newham, Barking and Dagenham and Tower Hamlets.

Objectives of the Somali Welfare Trust

The objects of the Somali Welfare Trust is:

"To relieve poverty, sickness and distress and to preserve and protect the health of Somalis living in the London Borough of Redbridge and the surrounding areas in particular but not exclusively, through the provision of advice, assistance, representation, counselling and translation and interpretation services in matters including health, housing and welfare benefits".

The services that SWT provides aims to meet the following strategic aims: what we will achieve

1. To create a stronger voluntary and community organisation for now and for the future.
2. To have a stronger and more diverse base for participation, engagement, volunteering and voluntary activity.
3. To forge partnerships which improve opportunities for local people.
4. To build a stronger and more sustainable organisation.

Our values: principles we will work within

- We challenge oppression and prejudice and promote diversity.
- We are friendly and make everyone feel welcomed and supported.
- We are creative and find new ways of making voluntary and community action effective.
- We are an independent voice for Redbridge's Somali and other BAME Communities.
- We are dynamic and work with purpose to get things done and to achieve lasting impact.

Structure, Governance and Management

SWT is constituted by a constitution. It is governed by the regulations set out in the constitution and run by a diverse Management Committee (who are also Trustees) with lived experiences from professional backgrounds in the field of Health, Community Development Work, the Arts and Media and Accounting.

SWT's Management Committee are elected by the membership every two years. The Management Committee members are normally briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

The Management Committee met 6 times during the year to review the activities of the charity including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund - raising date for the charity. The day-to-day work of the charity is overseen by the Treasurer who is responsible to and reports to the Management Committee.

The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Annual assessments are undertaken relating to fire and health and safety. The Management Committee are looking into other risk areas such as operational matters, governance and compliance with law and regulations.

Work of the Trust – SWT’s Services, Activities and its Impact

Operating from the Cardinal Heenan Centre in Ilford, in the Northeast of London, SWT continues to deliver holistic services which supports people in the grassroot communities to assert and enjoy their rights and entitlements and to strive to achieve their life goals and aspirations.

SWT swiftly responds to keep the Somali and other BAME and Refugee Communities safe, in good health and connected. Many of whom face complex life challenges and issues and often fall through the cracks of mainstream services. SWT works collaboratively with the community and in close partnership with local, regional and national agencies, Redbridge Borough Council and several other local authorities across London and other statutory and mainstream agencies so as to ensure the community can services that meet their needs.

Over the last 12 months we organised and delivered the following activities:

Welfare Rights Information, Advice & Guidance Service

SWT’s welfare rights information and advice services continues to be one of SWT’s core services. SWT provides free, confidential, high quality, accessible guidance, information, advice and advocacy on rights and entitlements in areas of welfare benefits, benefit checks, income maximisation, assisting clients affected by homelessness, clients needing housing advice to keep their home. With the cost-of-living crisis upon us all, this year we have seen huge influx of clients seeking debt advice, clients seeking urgent help who have been struggling to pay their utility bills. Other areas of advice given are clients seeking advice who have been victims of hate crime and harassment. Advice on care and personalisation, education, employment and health continue to be important issues for our client groups. The current level of take-up for welfare benefits and tax credits, combined with the introduction of the universal credit and the complexity of the tax and benefit system and diversity of potential claimant population shows a high need for this service. This is because of the user groups’ specific and multiple barriers arising from the complexity of their situation and its interaction with the benefits system.

Tackling Food Poverty

First with the COVID-19 pandemic and now with the cost-of-living crisis have continued to put many families at risk for food insecurity. The cost-of-living crisis has had serious implications for poverty, educational attainment and energy access. The ongoing cost-of-living crisis has multiplied the effects of food insecurity, especially for people on low incomes, people without adequate social protections and people already experiencing food insecurity. SWT continued to provide families, individuals with pre-packed food parcels on their doorstep. With demands being high, by 31st March 2023, food parcels to a further value of £3,000 was delivered to almost 50 families and individuals.

Cost-of-Living Support Service

SWT supported vulnerable Somali families, individuals and advised low-income families who are struggling and barely managing to survive, giving very important advice, information and also undertaking contacts and negotiating on behalf of clients with utility companies on their utilities charges particularly heating and lighting costs, helping clients sought out their rents and rent arrears with the Council, Housing association and private landlords to prevent clients from losing their home through eviction, or loss of utility services by preventing disconnection of services. We also helped the clients build financial resilience by enabling our clients with basic budgeting and financial literacy training.

Volunteering

Our volunteers play a pivotal role in providing mentoring, community engagement and peer support. Engaging in detached street work and outreach work including home visits this provides active network for the sharing of

community information and support services. SWT's 10 regular volunteers delivered more than 3000 hours of volunteering time.

Support to Families in Crisis

SWT has been running counselling and practical support service to parents and families who have been struggling to maintain a normal life through the cost-of-living crisis. We have been supporting families experiencing multiple social problems particularly in families with history of mental health illness, coupled with poverty, the impact on family's emotional wellbeing while living in temporary accommodation. More recently we have seen a growing number of Somali, BAME and Refugee children being victims of trafficking, modern slavery, children forced into illicit activities, victims of sexual and other exploitation. We provide specialist support including advice and advocacy, liaising directly with Social Services, Local authorities and the Metropolitan Police and have been closely involved with these agencies in helping to rescue children from the traffickers and other criminal gangs and reunite them with their families.

Mental Health Counselling Support Programme

SWT's Mental Health Counselling Support Programme run in partnership with Mindworks UK provides intervention support to the Somali Women and young people, with talking therapy support through the provision of a safe space delivered through zoom which gives them the opportunity freely talk/share experiences of grief, trauma, bereavement experiences in confidence.

BAME Youth Hub

This year SWT set up BAME youth hub project, the first of its kind in Redbridge following street outreach work carried out by SWT as a result of growing knife crime and gang culture amongst Somali youngsters. The purpose of the hub project is to provide a safe space for young people who are at risk of further violence, crime and being excluded from society. The space provides a safe environment to help young people with mental or physical health needs, support for young people with substance misuse, advice with employment, education and training needs.

The Redbridge Women's Advocacy Group

The Redbridge Women's Advocacy Group (RWAG) is an example of a project created by SWT that is helping to build power in our community. The RWAG was set up and undertaken by SWT working hand in hand with the local women employed in the Care Sector in Redbridge. The Group's mission was to highlight the inequalities they face as a result of employment exploitation in the Care Sector as a result of discrepancies within their payment because of a 'grey-area' within the law which allows the care agencies. The group is proud that they were able to come together and collectively share their personal experiences of the exploitation they face. The group are proud that they have a space at the local community centre where they meet regularly to discuss how they can raise awareness of their predicament to policy makers. The group have produced detailed case studies of their personal lived experience. to avoid paying tax by levying this tax onto the care workers.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) Select suitable accounting policies and apply consistently.
- (b) Observe the methods and principles in the Charities SORP.
- (c) Make judgements and estimates that are reasonable and prudent.
- (d) Disclosed and explained in the financial statements.

- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months expenditure. The Management Committee consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The Somali Welfare Trust will actively work to achieve this level of reserves.

Risk Management

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.

Independent Examiner

According to the provisions of the Charities Act 2011, the Management Committee agree that an audit is not required for this financial year; however due to the provisions of the same act an Independent Examiner is required.

Ajaz & Co Accountants & Tax Consultants will be appointed as Independent Examiner for the ensuring year.

The Management Committee approved the accounts on the 23/01/2024

Signed on Behalf of the Management Committee:

Sign..... 

Name: A Rashid Yusuf

Position: Vice-Chairperson

Date: 23/01/2024

**INDEPENDENT EXAMINER'S REPORT TO THE MANAGEMENT COMMITTEE FOR THE
YEAR ENDED 31ST MARCH 2023**

We report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2023 set out on pages 7 to 11.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

We have completed my examination. We have confirmed that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.



Prepared by:
Ajaz & Co Accountants & Tax Consultants
Essex House
339 High Road
Ilford
Essex IG1 1TE

Date: **23/01/2024**

Ajaz & Co
Accountants & Tax Consultants
Essex House, 339 High Road
Ilford, Essex, IG1 1TE
Tel: 020 8514 8855

**SOMALI WELFARE TRUST NOTES TO HE FINANCIAL STATEMENTS FOR THE
YEAR ENDED 31ST MARCH 2023**

1. Accounting Policies:

The Financial Statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th July 2016 and updated on the 16th September 2016 and with the Charities Act 2011. The Charity constitutes a public benefit entity as defined by the Charity Commission.

(a) Incoming Resources:

The Incoming resources represents grants, donations and any bank interest receivable. The total incoming resources of the Trust for the year have been derived from its principal activity undertaken in the United Kingdom and came from the following sources:

	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
Redbridge Council: Redbridge Community Fund	15,000	-	15,000	15,000
Redbridge Council: London Youth	4,080	-	4,080	-
Redbridge Council: Covid Support Grant	-	-	-	2,000
Redbridge Council: Redbridge Foodbank	-	-	-	8,100
LRCF (Wave 5): Behalf of the City Bridge Foundation	-	-	-	29,744
National Lottery Communities Fund: Awards for All	9,932	-	9,932	-
National Lottery Communities Fund: Reaching Communities	48,488	-	48,488	-
The Clothworkers Foundation	10,000	-	10,000	-
The Postcode Society Trust	16,347	-	16,347	-
Lloyds Bank Foundation	-	25,000	25,000	-
Lloyds Bank Foundation (Uplift Grant)	-	2,250	2,250	-
Tudor Trust	50,000	-	50,000	32,000
Tudor Trust (Development Grant)	-	-	-	10,000
Tudor Trust (3 rd Grant)	-	-	-	4,275
HMRC JRS Grant	-	-	-	22,123
Trust for London	32,535	-	32,535	10,150
Garfield Weston Foundation	-	-	-	15,000
London Community Foundation (GVC Holding)	-	-	-	9,950
London Community Foundation – Together for London	10,000	-	10,000	-
Joseph Rowntree Foundation	17,984	-	17,984	26,976
Joseph Rowntree Foundation – Cost of Living Grant	1,798	-	1,798	-
Council of Somali Organisations	-	100	100	-
Total:	<u>£216,164</u>	<u>£27,350</u>	<u>£243,514</u>	<u>£185,318</u>

(b) Restricted Funds:

Restricted Funds are to be used for specified purposes as laid down by the funding authority. Direct and support expenditure, which meets these criteria, is identified to the fund together with a fair allocation of other costs.

(c) ©Unrestricted Funds:

Unrestricted funds are received which have no restrictions placed in their use and are available as general funds.

2. Fixed Assets:

Depreciation is provided at the following annual rate in order to write off each asset cost over its estimated useful life as follows:

Computer Equipment: 33% on Cost

3. Staffing Costs:

Salaries paid to employees who provided direct charitable services.

	<u>31/03/2023</u>	<u>31/03/2022</u>
	(£)	(£)
Staffing & On Costs	£93,986	£96,634

4. Management Committee:

None of the Management Committee members received any remuneration during the year.

5. Accrual:

	<u>2023</u>	<u>2022</u>
	(£)	(£)
Creditors		
Office Rent & Utilities	651	-
Cost of Living Support Activities	2,400	-
Meetings, Events Costs	1,190	-
Salaries & On Cost	-	2,988
Volunteers Expenses	1,327	827
Activity Costs	-	2,738
Administration & Finance	-	1,400
Printing, Photocopy & Stationery	644	49
Tel, Mobile, Broadband	-	591
Equipment	-	2,971
Staff Travel & Expenses	625	-
Payroll	-	490
Bank Charge	-	10
Misc	-	79
Total:	£6,837	£12,143

6. Total Funds:

	<u>2023</u>	<u>2022</u>
	(£)	(£)
Restricted Funds	204,685	136,352
Unrestricted Funds	34,428	7,078
Total:	£239,113	£143,430

Somali Welfare Trust**Statement of Financial Activities for the Year Ending 31 March 2023**

	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2023 Total Funds</u>	<u>2022 Total Funds</u>
Incoming Resources				
Grants	216,164	27,350	243,514	185,318
Total Incoming Resources at 31/03/2023	<u>£216,164</u>	<u>£27,350</u>	<u>£243,514</u>	<u>£185,318</u>
Outgoing Resources				
Staffing Costs	93,986	-	93,986	96,634
Direct Charitable Expenditure	35,208	-	35,208	36,174
Admin, Management & Finance	18,637	-	18,637	38,950
Net Incoming/Outgoing Resources Before Transfer	<u>£147,831</u>	-	<u>£147,831</u>	<u>£171,758</u>
Gross Transfer Between Funds	-	-	-	-
Net Incoming/Outgoing Resources After Transfer	<u>£68,333</u>	<u>£27,350</u>	<u>£95,683</u>	<u>13,560</u>
Balance Brought Forward at 01/04/2022:	<u>136,352</u>	<u>7,078</u>	<u>143,430</u>	<u>129,870</u>
Balance Carried Forward at 31/03/2023:	<u>£204,685</u>	<u>£34,428</u>	<u>£239,113</u>	<u>£143,430</u>

Somali Welfare Trust
Income & Expenditure Account – Year Ending 31st March 2023

	<u>Note</u>	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2023 (£) Total</u>	<u>2022 (£) Total</u>
<u>Incoming Resources</u>					
Grants	2	216,164	27,350	243,514	185,318
<u>Total Income Received</u>		<u>£216,164</u>	<u>£27,350</u>	<u>£243,514</u>	<u>£185,318</u>
<u>Resources Expended</u>					
<u>Staffing Costs</u>					
Staffing, Employers NI & Pensions		93,986	-	93,986	96,634
<u>Direct Charitable Expenses</u>					
Office Rent & Utilities		7,673	-	7,673	3,516
Meeting Room Costs		-	-	-	-
Volunteers Expenses		5,385	-	5,385	4,050
Prof Fees – Trainers, Facilitator Fees		6,540	-	6,540	5,000
Meetings, Events, Workshop Costs		3,939	-	3,939	-
Cost of Living Support Activities		6,400	-	6,400	-
Users Activities Costs		-	-	-	2,739
Light Refreshments		1,800	-	1,800	851
Staff Meeting & Travel Expenses		625	-	625	189
Covid-19 Emergency Food Parcels		3,000	-	3,000	14,830
Equipment (ICT & Digital Devices)		1,325	-	1,325	4,449
Personal Hygiene Kits		-	-	-	550
Subscription		1,500	-	1,500	-
Monitoring and Evaluation		2,000	-	2,000	-
<u>Management & Administration</u>					
Admin, Management & Finance		15,250	-	15,250	35,858
Telephone, Mobile & Broadband		1,325	-	1,325	1,143
Printing, Postage & Stationery		683	-	683	186
Insurance		-	-	-	190
Accounting & Book-Keeping Fees		800	-	800	925
Payroll Services		-	-	-	490
Bank Charges		79	-	79	39
Misc Expenses		500	-	500	119
<u>Total Expenses:</u>		<u>£147,831</u>	<u>-</u>	<u>£147,831</u>	<u>£171,758</u>
Surplus / (Deficit):		68,333	27,350	95,683	13,560
Balance Brought Forward @ 01/04/2022:		136,352	7,078	143,430	129,870
Balance Carried Forward @ 01/04/2023:		<u>£204,685</u>	<u>£34,428</u>	<u>£239,113</u>	<u>£143,430</u>

Somali Welfare Trust
Balance Sheet as of 31st March 2023

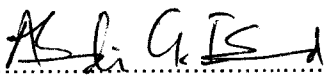
	<u>Restricted</u> <u>Funds (£)</u>	<u>Unrestricted</u> <u>Funds (£)</u>	<u>2023</u> <u>Total Funds</u>	<u>2022</u> <u>Total Funds</u>
<u>Current Assets</u>				
Cash at Bank at 31/03/2023	211,522	34,428	245,950	151,298
Debtor: Tudor Trust Grant 3	-	-	-	4,275
<u>Total Current Assets</u>	<u>£211,522</u>	<u>£34,428</u>	<u>£245,950</u>	<u>£155,573</u>

	<u>Restricted</u> <u>Funds (£)</u>	<u>Unrestricted</u> <u>Funds (£)</u>	<u>2023</u> <u>Total Funds</u>	<u>2022</u> <u>Total Funds</u>
<u>Current Liabilities</u>				
Creditors: Amount falling due within one year				
Sundry Creditors	(6,837)	-	(6,837)	(12,143)
<u>Net Current Asset</u>	<u>204,685</u>	<u>34,428</u>	<u>239,113</u>	<u>129,870</u>
<u>Total Net Assets</u>	<u>£204,685</u>	<u>£34,428</u>	<u>£239,113</u>	<u>£143,430</u>

	<u>2023</u> <u>Total Funds</u>	<u>2022</u> <u>Total Funds</u>
<u>Funds Represented By:</u>		
Restricted Funds	204,685	136,352
Unrestricted Funds	34,428	7,078
<u>Total:</u>	<u>£239,113</u>	<u>£143,430</u>

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and expenditure of the income and is also the correct state of the affairs of the Trust as of 31st March 2023.

Approved by the Management Committee on the 23/01/2024 and signed on its behalf by:

Sign..... 

Name: A Rashid Yusuf

Position: Vice-Chairperson

Date: 23/01/2024

SOMALI WELFARE TRUST

England & Wales - Charity number 1112146

Accounts



SOMALI WELFARE TRUST

CHARITY NO. 1112146

**FINANCIAL STATEMENT FOR THE YEAR ENDED
31 MARCH 2022**

SOMALI WELFARE TRUST
LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Somali Welfare Trust

Registered Address: Cardinal Heenan Centre
Office Room 12
326 High Road
Ilford
Essex IG1 1QP

Tel: 0208 553 7969

Email: somaliwelfaretrust@gmail.com

Charity Registration No. 1112146

Management Committee
For the Accounting Period:

Abdi Hassan	(Chairperson)
Abdirashid Yusuf	(Vice-Chairperson)
Abdi Karim Yusuf	(General Secretary)
Fadumo Farah	(Treasurer)
Ubah M Hussein	(Committee Member)
Adan Gureye	(Committee Member)

Independent Examiner: Ajaz & Co Accountants and Tax Consultants
Essex House
339 High Road
Ilford
Essex IG1 1TE

Banker: HSBC Bank Plc
126 High Road
Ilford
Essex IG1 1DA

SOMALI WELFARE TRUST **ANNUAL REPORT OF THE MANAGEMENT COMMITTEE**

Introduction

The Management Committee (who are also the Trustees of the Somali Welfare Trust) submit their report and financial statements for the year ended 31st March 2022. The Somali Welfare Trust (SWT) was established in October 2003 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 18th of November 2005.

Background

SWT is an innovative charity based in East London of Redbridge that is passionate about making a difference to the Somali & other BAME and Refugee Communities. Led by a diverse group of skilled and trained staff and volunteers it is helping the communities to access opportunities, strengthen relationship with mainstream service providers to create social change.

Being the only Somali community led voluntary organisation in the London Borough of Redbridge it forms the first point of contact for the borough's growing and expanding community. The Trust also provides services to communities residing in neighbouring East London boroughs of Newham, Barking and Dagenham and Tower Hamlets.

Objectives of the Somali Welfare Trust

The objects of the Somali Welfare Trust is:

"To relieve poverty, sickness and distress and to preserve and protect the health of Somalis living in the London Borough of Redbridge and the surrounding areas in particular but not exclusively, through the provision of advice, assistance, representation, counselling and translation and interpretation services in matters including health, housing and welfare benefits".

The services that SWT provides aims to meet the following strategic aims: what we will achieve

1. To create a stronger voluntary and community organisation for now and for the future
2. To have a stronger and more diverse base for participation, engagement, volunteering and voluntary activity
3. To forge partnerships which improve opportunities for local people.
4. To build a stronger and more sustainable organisation.

Our values: principles we will work within

- We challenge oppression and prejudice and promote diversity.
- We are friendly and make everyone feel welcomed and supported.
- We are creative and find new ways of making voluntary and community action effective.
- We are an independent voice for Redbridge's Somali Community.
- We are dynamic and work with purpose to get things done and to achieve lasting impact.

Structure, Governance and Management

SWT is constituted by a Constitution. It is governed by the regulation set out in the Constitution and run by a diverse management committee from a professional background in the field of Community Development Work, the Arts and Media, Accounting. The charity's Trustees are elected by the membership every two years. The Management Committee members are normally briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

The Management Committee met 6 times during the year to review the activities of the charity including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund - raising date for the charity. The day-to-day work of the charity is overseen by the Treasurer who is responsible to and reports to the Management Committee.

The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks.

Assessments have also been taking relating to fire and health and safety. The Management Committee are seriously looking into other risk areas such as operational, governance and compliance with law and regulations.

Work of the Trust – SWT’s Services, Activities and its Impact

SWT has continued to be in the forefront of the response since the Covid-19 pandemic hit back in early 2020. Operating from the Cardinal Heenan Centre in Ilford, in the North East of London SWT continues to deliver holistic services which supports people in the grassroot communities to assert and enjoy their rights and achieve their aspirations.

SWT swiftly responds to keep the Somali and other BME and refugee communities safe, in good health and connected. Many of whom face complex life challenges and issues and often fall through the cracks of mainstream services. SWT works collaboratively with the community and in close partnership with local agencies, Redbridge Borough Council and several other statutory and mainstream agencies so as to ensure the community can services that meet their needs.

Over the last 12 months we organised and delivered the following activities:

Welfare Rights Information, Advice & Guidance Service

SWT provides free, confidential, high quality, accessible guidance, information, advice and advocacy on rights and entitlements in areas of welfare benefits, income maximisation, Homelessness, housing and maintenance, debt, hate crime, harassment, care and personalisation, education, employment and health to enable our user groups to make informed decisions. This is one of SWT’s core service. The current level of take-up for welfare benefits and tax credits, combined with the introduction of the universal credit and the complexity of the tax and benefit system and diversity of potential claimant population shows a high need for this service. This is because of the user groups’ specific and multiple barriers arising from the complexity of their situation and its interaction with the benefits system.

Tackling Food Poverty

The economic effects of the COVID-19 pandemic have put many families at risk for food insecurity caused by sudden or abrupt unemployment, people still feeling the physical and emotional impact of the coronavirus pandemic, with delays in processing times for Universal Credit applications, etc. SWT ran a Food Parcel Delivery Programme delivering pre-packed food parcels on the doorstep. With demands being so high, by 31st March 2022, food parcels to a further value of £14,830 was delivered to almost 300 families and individuals.

Volunteering

Our volunteers play a pivotal role in providing mentoring, community engagement and peer support. Engaging in detached street work and outreach work including home visits this provides active network for the sharing of community information and support services. SWT’s 15 regular volunteers delivered more than 3000 hours of volunteering time.

Support to families in Crisis

SWT has been running a Telephone and Online Networking and Counselling and practical support service to parents and families who have been struggling to maintain a normal life through the pandemic. We have been supporting families experiencing multiple social problems particularly in families with history of mental health illness, coupled with poverty, the impact on family’s emotional wellbeing while living in temporary accommodation.

More recently we have seen a growing number of Somali, BAME and Refugee children victims of trafficking, modern slavery, children forced into illicit activities, victims of sexual and other exploitation. We provide specialist support

including advice and advocacy, liaising directly with Social Services, Local authorities and the Metropolitan Police and have been closely involved with these agencies in helping to rescue children from the traffickers and other criminal gangs and reunite them with their families.

Mental Health Counselling Support Programme

SWT's Mental Health Counselling Support Programme run in partnership with Mindworks UK provides intervention support to the Somali Women and young people, with talking therapy support through the provision of a safe space delivered through zoom which gives them the opportunity to freely talk/share experiences of grief, trauma, bereavement experiences in confidence.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) Select suitable accounting policies and apply consistently.
- (b) Observe the methods and principles in the Charities SORP.
- (c) Make judgements and estimates that are reasonable and prudent.
- (d) Disclosed and explained in the financial statements.
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months expenditure. The Management Committee consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The Somali Welfare Trust will actively work to achieve this level of reserves.

Risk Management

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.

Independent Examiner

According to the provisions of the Charities Act 2011, the Management Committee agree that an audit is not required for this financial year; however due to the provisions of the same act an Independent Examiner is required.

Ajaz & Co Accountants & Tax Consultants will be appointed as Independent Examiner for the ensuring year.

The Management Committee approved the accounts on the 16th of June 2022.

Signed on Behalf of the Management Committee:



Adi Hassan
Chairperson



Fadumo Farah
Treasurer

**INDEPENDENT EXAMINER'S REPORT TO THE MANAGEMENT COMMITTEE FOR THE
YEAR ENDED 31ST MARCH 2022**

We report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2022 set out on pages 7 to 11.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed. We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

We have completed my examination. We have confirmed that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.



.....
Prepared by:

Ajaz & Co Accountants & Tax Consultants

**Essex House
339 High Road
Ilford
Essex IG1 1TE**

Date: 28/11/2022



**SOMALI WELFARE TRUST NOTES TO HE FINANCIAL STATEMENTS FOR THE
YEAR ENDED 31ST MARCH 2022**

1. Accounting Policies:

The Financial Statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th July 2016 and updated on the 16th September 2016 and with the Charities Act 2011. The Charity constitutes a public benefit entity as defined by the Charity Commission.

(a) Incoming Resources:

The Incoming resources represents grants, donations and any bank interest receivable. The total incoming resources of the Trust for the year have been derived from its principal activity undertaken in the United Kingdom and came from the following sources:

	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
Redbridge Council: Redbridge Community Fund	15,000	-	15,000	15,000
Redbridge Council: Covid Winter Grant		-		10,000
Redbridge Council: Covid Support Grant	2,000	-	2,000	-
Redbridge Council: Redbridge Foodbank	8,100		8,100	-
National Lottery Community Fund - Awards for All	-	-	-	9,960
National Lottery Community Fund - CSSF	-	-	-	54,760
London Community Response Fund (Wave 1): Via LCF	-	-	-	4,650
London Community Response Fund (Wave 2): Via LCF	-	-	-	11,525
London Community Response Fund (Wave 3): Via LCF	-	-	-	17,780
London Community Response Fund (Wave 4): Via LCF	-	-	-	10,000
London Community Response Fund (Wave 5): Behalf of the City Bridge Trust	29,744	-	29,744	-
Voice4Change England	-	-	-	9,862
Smallwood Trust	-	-	-	15,873
ATM Covid-19 BAME Resilience Grants Via Comic Relief	-	-	-	12,500
The Clothworkers Foundation	-	-	-	5,000
Tudor Trust	30,000	2,000	32,000	32,000
Tudor Trust (Development Grant)	10,000	-	10,000	-
Tudor Trust (3 rd Grant)	4,275	-	4,275	-
HMRC JRS Grant	22,123	-	22,123	13,160
Trust for London	20,300	-	20,300	17,475
Active Londoners Fund	-	-	-	890
Tampon Tax Fund – Via London Community Foundation	-	-	-	5,670
Garfield Weston Foundation	15,000	-	15,000	-
London Community Foundation (GVC Holding)	9,950	-	9,950	-
Joseph Rowntree Foundation	26,976	-	26,976	-
<u>Total:</u>	<u>£193,468</u>	<u>£2,000</u>	<u>£195,468</u>	<u>£246,105</u>

(b) Restricted Funds:

Restricted Funds are to be used for specified purposes as laid down by the funding authority. Direct and support expenditure, which meets these criteria, is identified to the fund together with a fair allocation of other costs.

(c) Unrestricted Funds:

Unrestricted funds are received which have no restrictions placed in their use and are available as general funds.

2. Fixed Assets:

Depreciation is provided at the following annual rate in order to write off each asset cost over its estimated useful life as follows:

Computer Equipment: 33% on Cost

3. Staffing Costs:

Salaries paid to employees who provided direct charitable services.

	<u>31/03/2022</u>	<u>31/03/2021</u>
	(£)	(£)
Staffing & On Costs	£96,634	£96,681
Sessional Tutors Costs	-	£1,120

4. Management Committee:

None of the Management Committee members received any remuneration during the year.

5. Accrual:

	<u>2022</u>	<u>2021</u>
	(£)	(£)
Creditors		
Salaries & On Cost	2,988	-
Volunteers Expenses	827	-
Activity Costs	2,738	-
Administration & Finance	1,400	4,900
Meeting Room Costs	-	5,945
Printing, Photocopy & Stationery	49	1,036
Tel, Mobile, Broadband	591	404
Equipment	2,971	295
Travel	-	216
Publicity	-	218
Payroll	490	-
Bank Charge	10	-
Misc	79	-
Total:	£12,143	£13,014

6. Total Funds:

	<u>2022</u>	<u>2021</u>
	(£)	(£)
Restricted Funds	146,502	124,792
Unrestricted Funds	7,078	5,078
Total:	£153,580	£129,870

Somali Welfare Trust**Statement of Financial Activities for the Year Ending 31 March 2022**

	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2022 Total Funds</u>	<u>2021 Total Funds</u>
<u>Incoming Resources</u>				
Grants	193,468	2,000	195,468	246,105
<u>Total Incoming Resources at 31/03/2022</u>	<u>£193,468</u>	<u>£2,000</u>	<u>£195,468</u>	<u>£246,105</u>
<u>Outgoing Resources</u>				
Staffing Costs	96,634	-	96,634	97,801
Direct Charitable Expenditure	36,174	-	36,174	52,086
Admin, Management & Finance	38,950	-	38,950	23,624
<u>Net Incoming/Outgoing Resources Before Transfer</u>	<u>£171,758</u>	<u>-</u>	<u>£171,758</u>	<u>£173,511</u>
Gross Transfer Between Funds	-	-	-	-
<u>Net Incoming/Outgoing Resources After Transfer</u>	<u>21,710</u>	<u>2,000</u>	<u>23,710</u>	<u>72,594</u>
<u>Balance Brought Forward at 01/04/2021:</u>	<u>124,792</u>	<u>5,078</u>	<u>129,870</u>	<u>57,276</u>
<u>Balance Carried Forward at 31/03/2022:</u>	<u>£146,502</u>	<u>£7,078</u>	<u>£153,580</u>	<u>129,870</u>

Somali Welfare Trust
Income & Expenditure Account – Year Ending 31st March 2022

	<u>Note</u>	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2022 (£) Total</u>	<u>2021 (£) Total</u>
<u>Incoming Resources</u>					
Grants	2	183,318	2,000	195,468	246,105
<u>Total Income Received</u>		<u>193,468</u>	<u>2,000</u>	<u>195,468</u>	<u>246,105</u>
<u>Resources Expended</u>					
<u>Staffing Costs</u>					
Staffing, Employers NI & Pensions		96,634	-	96,634	96,681
Sessional Tutors Costs		-	-	-	1,120
<u>Direct Charitable Expenses</u>					
Office Rent & Utilities		3,516	-	3,516	2,344
Meeting Room Costs		-	-	-	5,945
Volunteers Expenses		4,050	-	4,050	4,530
Prof Fees – Trainers, Facilitator Fees		5,000	-	5,000	2,400
Meetings, Events, Workshop Costs		-	-	-	-
Users Activities Costs		2,739	-	2,739	480
Light Refreshments		851	-	851	700
Travel Expenses		189	-	189	1,509
Covid-19 Emergency Food Parcels		14,830	-	14,830	14,700
Equipment (ICT & Digital Devices)		4,449	-	4,449	13,874
Personal Hygiene Kits		550	-	550	-
Publicity		-	-	-	718
Monitoring and Evaluation		-	-	-	3,225
Data Analysis		-	-	-	1,661
<u>Management & Administration</u>					
Admin, Management & Finance		35,858	-	35,858	18,543
Telephone, Mobile & Broadband		1,143	-	1,143	1,552
Printing, Postage & Stationery		186	-	186	2,744
Insurance		190	-	190	190
Accounting & Book-Keeping Fees		925	-	925	175
Payroll Services		490	-	490	200
Bank Charges		39	-	39	20
Misc Expenses (Subscriptions)		119	-	119	200
<u>Total Expenses:</u>		<u>£171,758</u>	<u>-</u>	<u>£171,758</u>	<u>£173,511</u>
Surplus / (Deficit):		21,710	2,000	23,710	72,594
Balance Brought Forward @ 01/04/2021:		124,792	5,078	129,870	57,276
Balance Carried Forward @ 01/04/2022:		<u>£146,502</u>	<u>£7,078</u>	<u>£153,580</u>	<u>£129,870</u>

Somali Welfare Trust
Balance Sheet as at 31st March 2022

	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2022 Total Funds</u>	<u>2021 Total Funds</u>
<u>Current Assets</u>				
Cash at Bank at 31/03/2022	144,220	7,078	151,298	142,884
Debtor: Tudor Trust Grant 3	4,275	-	4,275	-
Debtor: Trust for London	10,150	-	10,150	
<u>Total Current Assets</u>	<u>£158,645</u>	<u>£7,078</u>	<u>£165,723</u>	<u>£142,884</u>

	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2022 Total Funds</u>	<u>2021 Total Funds</u>
<u>Current Liabilities</u>				
Creditors: Amount falling due within one year				
Sundry Creditors	(12,143)	-	(12,143)	(13,014)
<u>Net Current Asset</u>	146,502	7,078	153,580	129,870
<u>Total Net Assets</u>	<u>£146,502</u>	<u>£7,078</u>	<u>£153,580</u>	<u>£129,870</u>

	<u>2022 Total Funds</u>	<u>2021 Total Funds</u>
<u>Funds Represented By:</u>		
Restricted Funds	146,502	124,792
Unrestricted Funds	7,078	5,078
<u>Total:</u>	<u>£153,580</u>	<u>£129,870</u>

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and expenditure of the income and is also the correct state of the affairs of the Trust as of 31st March 2022.

Approved by the Management Committee on the 16th June 2022 and signed on its behalf by:



Sign

Name: Abdi Hassan

Position: Chairperson

Date: 16/06/2022



Sign

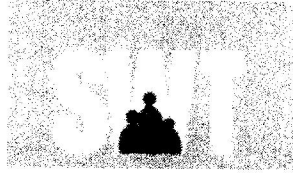
Name: Fadumo Farah

Position: Treasurer

SOMALI WELFARE TRUST

England & Wales - Charity number 1112146

Accounts



SOMALI WELFARE TRUST

CHARITY NO. 1112146

**FINANCIAL STATEMENT FOR THE YEAR ENDED
31 MARCH 2021**

SOMALI WELFARE TRUST
LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Somali Welfare Trust

Registered Address: Cardinal Heenan Centre
Office Room 12
326 High Road
Ilford
Essex IG1 1QP

Tel: 0208 553 7969

Email: somaliwelfaretrust@gmail.com

Charity Registration No. 1112146

Management Committee

For the Accounting Period:

Abdi Hassan	(Chairperson)
Abdirashid Yusuf	(Vice-Chairperson)
Abdi Karim Yusuf	(General Secretary)
Fadumo Farah	(Treasurer)
Ubah M Hussein	(Committee Member)
Adan Gureye	(Committee Member)

Contact Person

For the Accounts: Fadumo Farah Treasurer

Independent Examiner: Ajaz & Co Accountants and Tax Consultants
Essex House
339 High Road
Ilford
Essex IG1 1TE

Banker: HSBC Bank Plc
126 High Road
Ilford
Essex IG1 1DA

SOMALI WELFARE TRUST
ANNUAL REPORT OF THE MANAGEMENT COMMITTEE

Introduction

The Management Committee (who are also the Trustees of the Somali Welfare Trust) submit their report and financial statements for the year ended 31st March 2021. The Somali Welfare Trust was established in October 2003 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 18th of November 2005.

Background

Being the only Somali community led voluntary organisation in the London Borough of Redbridge it forms the first point of contact for the borough's growing and expanding community. The Trust also provides services to the Somali communities residing in neighbouring East London boroughs Newham, Barking and Dagenham and Tower Hamlets.

Objectives of the Somali Welfare Trust

The objects of the Somali Welfare Trust is:

"To relieve poverty, sickness and distress and to preserve and protect the health of Somalis living in the London Borough of Redbridge and the surrounding areas in particular but not exclusively, through the provision of advice, assistance, representation, counselling and translation and interpretation services in matters including health, housing and welfare benefits".

The services that SWT provides aims to meet the following strategic aims: what we will achieve

1. To create a stronger voluntary and community organisation for now and for the future
2. To have a stronger and more diverse base for participation, engagement, volunteering and voluntary activity
3. To forge partnerships which improve opportunities for local people.
4. To build a stronger and more sustainable organisation.

Our values: principles we will work within

- We challenge oppression and prejudice and promote diversity.
- We are friendly and make everyone feel welcomed and supported.
- We are creative and find new ways of making voluntary and community action effective.
- We are an independent voice for Redbridge's Somali Community.
- We are dynamic and work with purpose to get things done and to achieve lasting impact.

Structure, Governance and Management

The charity is constituted by a Constitution. It is governed by the regulation set out in the Constitution and run by a diverse management committee from a professional background in the field of Community Development Work, the Arts and Media, Accounting. The charity's new committee members are elected at the Annual General Meeting every two years. The Management Committee members are normally briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

The Management Committee met 6 times during the year to review the activities of the charity including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund-raising date for the charity. The day-to-day work of the charity is overseen by the Treasurer who is responsible to and reports to the Management Committee.

The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks.

Assessments have also been taking relating to fire and health and safety. The Management Committee are seriously looking into other risk areas such as operational, governance and compliance with law and regulations.

Work of the Trust

The onset of the Covid-19 pandemic in 2020/2021 has led to Somali Welfare Trust (SWT) experiencing its most difficult year since its inception back in 2003. The Trust has had to respond and adapt quickly to help the Somali community in Redbridge to deal with the devastating impact of the coronavirus. With the strict tiering in place and the lockdowns we have been experiencing significant administrative and service delivery pressures as a result in the huge increase in the demand for our services.

The Trust temporarily suspended face-to-face services from the Cardinal Heenan Centre on the 19th of March 2020 due to the Government imposed lockdown. Switching to remote working, SWT's Management Committee, its staff and volunteers continued to deliver essential services to the Somali Community by maintaining regular telephone contacts, extensive use of digital, online and video calling services, some outreach services on the doorsteps and collaborative work with local partners to ensure the health, safety and wellbeing of some of the most vulnerable and disadvantaged.

SWT Services & Activities and its Impact

SWT has been in the forefront of the response when Covid-19 hit in early 2020. Operating from the Cardinal Heenan Centre in Ilford, North East London SWT delivered holistic services which supported people in the grassroot communities to assert and enjoy their rights and achieve their aspirations.

SWT swiftly responded to keep the Somali Community safe - many of whom face complex issues and often fall through the cracks of mainstream services – in good health, well and connected. SWT works collaboratively with the community and in close partnership with local agencies, Redbridge Borough Council several other statutory and mainstream agencies themselves to design and deliver the services that meet their needs.

Over the last 12 months we organised and delivered the following activities:

Welfare Rights Information, Advice & Guidance Service

SWT provides free, confidential, high quality, accessible guidance, information, advice and advocacy on rights and entitlements in areas of welfare benefits, income maximisation, Homelessness, housing and maintenance, debt, hate crime, harassment, care and personalisation, education, employment and health to enable our user groups to make informed decisions. This is one of SWT's core service. The current level of take-up for welfare benefits and tax credits, combined with the introduction of the universal credit and the complexity of the tax and benefit system and diversity of potential claimant population shows a high need for this service. This is because of the user groups' specific and multiple barriers arising from the complexity of their situation and its interaction with the benefits system.

Tackling Food Poverty

The economic effects of the COVID-19 pandemic have put many families at risk for food insecurity caused by sudden and abrupt unemployment, many families not qualifying for the Government furlough scheme and delays in processing times for Universal Credit applications, closures of schools resulting lack of access to free school meals. SWT organised a Food Parcel Delivery Programme delivering pre-packed food parcels on the doorstep. With demands being so high, by 31st March 2021, food parcels to the value of £14,700 was delivered to 235 families and 21 individuals.

Volunteering

This year our volunteers played a pivotal role during the pandemic. Engaging in detached street work and outreach work, this provided active network for the sharing of Covid-19 information and spreading Covid-19 awareness based on content from government awareness campaigns about what people should do if they are

showing symptoms and promoting social distancing measures and PPE uptake. This year 15 volunteers delivered more than 3000 hours of volunteering time.

Covid-19 Support to families in Crisis

SWT has been running a Covid-19 Support Telephone and Online Networking and Counselling and practical support service to parents and families who have been struggling to maintain a normal life through the pandemic. The Trust provided families and children loan of laptops, tablets and other digital devices to enable children to continue their learning remotely.

Mental Health Counselling Support Programme

SWT's Mental Health Counselling Support Programme provided intervention support to the Somali Women, with talking therapy support through the provision of a safe space delivered through zoom which gave the women the opportunity freely talk/share experiences of grief, trauma, bereavement experiences in confidence.

Young Women's Peer Education Project

SWT's Peer Education Project engaged young Somali women aged between 18-25 who were experiencing intense stress, depression and anxiety as a result of isolation, educational issues and family struggles which was made worse during the pandemic. Participants from programmes said that they benefited personally and socially: they felt empowered and valued the participation as a way to personal growth, gaining skills and confidence and a better understanding of mental health issues. They also said that they had an increased sense of ownership of the programmes and a growing motivation to take action for change.

The SWISH Project (Somali Women's Information on Sexual Health)

The purpose of SWISH project was to improve the uptake of sexual health services which was low amongst Somali Women due to misinformation, not trusting clinicians, cultural taboo, lack of health knowledge. The Project engage Somali Women in online discussions about general health issues affecting them particularly in areas of underlying health conditions that were affecting a lot of Somali Women in areas of mental health, diabetes, obesity and hypertension. The One-to-one Informative & awareness raising sessions helped the Somali Women to open up in other more sensitive areas e.g. FGM, domestic abuse, contraceptives, relationships etc.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) Select suitable accounting policies and apply consistently.
- (b) Observe the methods and principles in the Charities SORP.
- (c) Make judgements and estimates that are reasonable and prudent.
- (d) Disclosed and explained in the financial statements.
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months expenditure. The Management Committee consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The Somali Welfare Trust will actively work to achieve this level of reserves.

Risk Management

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.


Independent Examiner

According to the provisions of the Charities Act 2011, the Management Committee agree that an audit is not required for this financial year; however due to the provisions of the same act an Independent Examiner is required.

Ajaz & Co Accountants & Tax Consultants will be appointed as Independent Examiner for the ensuring year.

The Management Committee approved the accounts on the *6th June 2021*


Signed on Behalf of the Management Committee:

Sign.....

Name: Abdi Hassan

Position: Chairperson

Date: *06/06/2021*

Sign.....

Name: Fadumo Farah

Position: Treasurer

**INDEPENDENT EXAMINER'S REPORT TO THE MANAGEMENT COMMITTEE FOR THE
YEAR ENDED 31ST MARCH 2021**

We report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2021 set out on pages 7 to 11.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

We have completed my examination. We have confirmed that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.



Prepared by:
Ajaz & Co Accountants & Tax Consultants
Essex House
339 High Road
Ilford
Essex IG1 1TE

Date: 08/06/2021

AJAZ & CO
Accountants & Tax Consultants
Essex House, 339 High Road
Ilford, Essex IG1 1TE
Tel: 020 8344 8888

**SOMALI WELFARE TRUST NOTES TO HE FINANCIAL STATEMENTS FOR THE
YEAR ENDED 31ST MARCH 2021**

1. Accounting Policies:

The Financial Statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th July 2016 and updated on the 16th September 2016 and with the Charities Act 2011. The Charity constitutes a public benefit entity as defined by the Charity Commission.

(a) Incoming Resources:

The Incoming resources represents grants, donations and any bank interest receivable. The total incoming resources of the Trust for the year have been derived from its principal activity undertaken in the United Kingdom and came from the following sources:

	<u>£</u>	<u>£</u>	<u>2021</u>	<u>2020</u>
	<u>Restricted</u>	<u>Unrestricted</u>	<u>£</u> <u>Total</u>	<u>£</u> <u>Total</u>
Redbridge Council: Redbridge Community Fund	15,000	-	15,000	-
Redbridge Council: Covid Winter Grant	10,000	-	10,000	-
National Lottery Community Fund - Awards for All	9,960	-	9,960	-
National Lottery Community Fund - CSSF	54,760	-	54,760	-
London Community Response Fund (Wave 1): Via LCF	4,650	-	4,650	-
London Community Response Fund (Wave 2): Via LCF	11,525	-	11,525	-
London Community Response Fund (Wave 3): Via LCF	17,780	-	17,780	-
London Community Response Fund (Wave 4): Via LCF	10,000	-	10,000	-
Voice4Change England	9,862	-	9,862	-
Smallwood Trust	15,873	-	15,873	-
ATM Covid-19 BAME Resilience Grants Via Comic Relief	12,500	-	12,500	-
The Clothworkers Foundation	5,000	-	5,000	-
Tudor Trust	30,000	2,000	32,000	-
HMRC JRS Grant	13,160	-	13,160	-
Trust for London	17,475	-	17,475	14,650
Active Londoners Fund	890	-	890	3,560
Tampon Tax Fund – Via London Community Foundation	5,670	-	5,670	5,670
BBC Children in Need	-	-	-	9,820
The City Bridge Trust	-	-	-	7,000
People's Health Trust	-	-	-	5,148
ESFA-Groundwork	-	-	-	3,591
Postcode Community Trust	-	-	-	10,000
Garfield Weston Foundation	-	-	-	7,500
Donations	-	-	-	1,100
Total:	<u>£244,105</u>	<u>£2,000</u>	<u>£246,105</u>	<u>£68,039</u>

(b) Restricted Funds:

Restricted Funds are to be used for specified purposes as laid down by the funding authority. Direct and support expenditure, which meets these criteria, is identified to the fund together with a fair allocation of other costs.

(c) Unrestricted Funds:

Unrestricted funds are received which have no restrictions placed in their use and are available as general funds.

2. Fixed Assets:

Depreciation is provided at the following annual rate in order to write off each asset cost over its estimated useful life as follows:

Computer Equipment: 33% on Cost

3. Staff Costs:

Salaries paid to employees who provided direct charitable services.

	<u>31/03/2021</u>	<u>31/03/2020</u>
	(£)	(£)
Staffing & On Costs	£96,681	£45,541
Sessional Tutors Costs	£1,120	£7,100
Sessional & Temp Workers Costs	-	£2,600

4. Management Committee:

None of the Management Committee members received any remuneration during the year.

5. Accrual:

	<u>2021</u>	<u>2020</u>
	(£)	(£)
Creditors		
Salaries & On Cost	-	1,252
Sessional Tutors Costs	-	320
Volunteers Expenses	-	300
Activity Costs	-	200
Administration & Finance	4,900	-
Meeting Room Costs	5,945	-
Printing, Photocopy & Stationery	1,036	-
Tel, Mobile, Broadband	404	-
Equipment	295	-
Travel	216	-
Publicity	218	-
Total:	£13,014	£2,072

6. Total Funds:

	<u>2021</u>	<u>2020</u>
	(£)	(£)
Restricted Funds	124,792	54,198
Unrestricted Funds	5,078	3,078
Total:	£129,870	£57,276

Somali Welfare Trust**Statement of Financial Activities for the Year Ending 31 March 2021**

	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2021 Total Funds</u>	<u>2020 Total Funds</u>
<u>Incoming Resources</u>				
Grants	244,105	2,000	246,105	66,939
Donations	-	-	-	1,100
<u>Total Incoming Resources at 31/03/2021</u>	<u>£244,105</u>	<u>£2,000</u>	<u>£246,105</u>	<u>£68,039</u>
<u>Outgoing Resources</u>				
Staffing Costs	97,801	-	97,801	56,241
Direct Charitable Expenditure	52,086	-	52,086	13,848
Management & Administration	23,624	-	23,624	2,280
<u>Net Incoming/Outgoing Resources Before Transfer</u>	<u>£173,511</u>	<u>-</u>	<u>£173,511</u>	<u>£72,369</u>
Gross Transfer Between Funds	-	-	-	-
<u>Net Incoming/Outgoing Resources After Transfer</u>	<u>70,594</u>	<u>2,000</u>	<u>72,594</u>	<u>(4,330)</u>
<u>Balance Brought Forward at 01/04/2020</u>	<u>54,198</u>	<u>3,078</u>	<u>57,276</u>	<u>61,606</u>
<u>Balance Carried Forward at 31/03/2021</u>	<u>£124,792</u>	<u>£5,078</u>	<u>£129,870</u>	<u>57,276</u>

Somali Welfare Trust**Income & Expenditure Account – Year Ending 31st March 2021**

	Note	Restricted Funds (£)	Unrestricted Funds (£)	2021 (£) Total	2020 (£) Total
Incoming Resources					
Grants	2	244,105	2,000	246,105	66,939
Donations		-	-	-	1,100
Total Income Received		244,105	2,000	246,105	68,039
Resources Expended					
Staffing Costs					
Staffing, Employers NI & Pensions		96,681	-	96,681	45,541
Sessional Tutors Costs		1,120	-	1,120	7,100
Sessional & Temp Workers Costs		-	-	-	3,600
Direct Charitable Expenses					
Office Rent & Utilities		2,344	-	2,344	4,066
Meeting Room Costs		5,945	-	5,945	-
Volunteers Expenses		4,530	-	4,530	1,460
Prof Fees – Trainers, Facilitator Fees		2,400	-	2,400	4,240
Meetings, Events, Workshop Costs		-	-	-	1,100
Users Activities Costs		480	-	480	990
Light Refreshments		700	-	700	223
Travel Expenses		1,509	-	1,509	312
Covid-19 Emergency Food Parcels		14,700	-	14,700	-
Equipment (ICT & Digital Devices)		13,874	-	13,874	1,457
Publicity		718	-	718	-
Monitoring and Evaluation		3,225	-	3,225	-
Data Analysis		1,661	-	1,661	-
Management & Administration					
Administration and Finance		18,543	-	18,543	-
Telephone, Mobile & Broadband		1,552	-	1,552	782
Printing, Postage & Stationery		2,744	-	2,744	833
Insurance		190	-	190	190
Accounting & Book-Keeping Fees		175	-	175	200
Payroll Services		200	-	200	275
Bank Charges		20	-	20	-
Misc Expenses		200	-	200	-
Total Expenses:		£173,511	-	£173,511	£72,369
Surplus / (Deficit)		70,594	2,000	72,594	(4,330)
Balance Brought Forward @ 01/04/2020		54,198	3,078	57,276	61,606
Balance Carried Forward @ 01/04/2021		£124,792	£5,078	£129,870	£57,276

Somali Welfare Trust
Balance Sheet as at 31st March 2021


	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2021 Total Funds</u>	<u>2020 Total Funds</u>
<u>Current Assets</u>				
Cash at Bank at 31/03/2021	137,806	5,078	142,884	56,176
Debtor	-	-	-	1,100
<u>Total Current Assets</u>	<u>£137,806</u>	<u>£5,078</u>	<u>£142,884</u>	<u>£57,276</u>

	<u>Restricted Funds (£)</u>	<u>Unrestricted Funds (£)</u>	<u>2021 Total Funds</u>	<u>2020 Total Funds</u>
<u>Current Liabilities</u>				
Creditors: Amount falling due within one year				
Sundry Creditors	(13,014)	-	(13,014)	(2,072)
<u>Net Current Asset</u>	124,792	5,078	129,870	61,606
<u>Total Net Assets</u>	<u>£124,792</u>	<u>£5,078</u>	<u>£129,870</u>	<u>£61,606</u>

	<u>2021 Total Funds</u>	<u>2020 Total Funds</u>
<u>Funds Represented By:</u>		
Restricted Funds	124,792	54,198
Unrestricted Funds	5,078	3,078
<u>Total:</u>	<u>£129,870</u>	<u>£57,276</u>

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and expenditure of the income and is also the correct state of the affairs of the Trust as at 31st March 2021.

Approved by the Management Committee on the 6th June 2021 and signed on its behalf by:

Sign 

Name: Abdi Hassan

Position: Chairperson

Date: 06/06/2021

Sign 

Name: Fadumo Farah

Position: Treasurer