

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 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.


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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>£</u> |
| | | | <u>Total</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> |
|--------------------------------|-------------------|-------------------|
| | <u>(£)</u> | <u>(£)</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> |
|----------------------------------|----------------|---------------|
| | <u>(£)</u> | <u>(£)</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> |
|--------------------|-----------------|----------------|
| | <u>(£)</u> | <u>(£)</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**

| | | | | 2021 | 2020 |
|---|-------------|-----------------------------|-------------------------------|------------------------|-----------------------|
| | | | | (£) | (£) |
| | Note | Restricted Funds (£) | Unrestricted Funds (£) | Total | Total |
| <u>Incoming Resources</u> | 2 | | | | |
| Grants | | 244,105 | 2,000 | 246,105 | 66,939 |
| Donations | | - | - | - | 1,100 |
| <u>Total Income Received</u> | | <u>244,105</u> | <u>2,000</u> | <u>246,105</u> | <u>68,039</u> |
| <u>Resources Expended</u> | | | | | |
| <u>Staffing Costs</u> | | | | | |
| 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 |
| <u>Direct Charitable Expenses</u> | | | | | |
| 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 | - |
| <u>Management & Administration</u> | | | | | |
| 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 | - |
| <u>Total Expenses:</u> | | <u>£173,511</u> | <u>-</u> | <u>£173,511</u> | <u>£72,369</u> |
| 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 | | <u>£124,792</u> | <u>£5,078</u> | <u>£129,870</u> | <u>£57,276</u> |

Somali Welfare Trust
Balance Sheet as at 31st March 2021

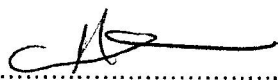
| | <u>Restricted Funds (£)</u> | <u>Unrestricted Funds (£)</u> | <u>2021 Total Funds</u> | <u>2020 Total Funds</u> |
|------------------------------------|---------------------------------|-----------------------------------|-----------------------------|-----------------------------|
| <u>Current Assets</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> | <u>124,792</u> | <u>5,078</u> | <u>129,870</u> | <u>61,606</u> |
| <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