

Trustee's Annual Report

Year Ending 31st December 2022



*Information to fight stigmatisation and spread;
education and support for the affected*



Registered Charity number: 1112417

Company number: 05503306

Website: www.saaf.org.uk

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CHAPTER 1: Administrative details of the Charity, it's Trustees and Advisers

- (a) The name of the charity is Southern Africa AIDS Foundation (SAAF).
- (b) Charity Registration Number: **1112417**.
A Company Limited by Guarantee, company number **05503306**.
- (c) Registered Address: 72 Larkshall Crescent, Chingford, London E4 6NS.
- (d) Charity's Trustees & Directors:

Mr. Chriswell Mugodhi (**Company Secretary**)
Mrs. Rachel Lanham
Mr. Fabian Mugodhi

- (e) Persons who served as a charity trustee in the financial year 2021- 2022:
Mr. Chriswell Mugodhi (**Company Secretary**)
Mrs. Rachel Lanham
Mr. Fabian Mugodhi
Miss. Panashe Kimberly Mudhluyi (*resigned on 31/03/2022*)
Mr. Mathew Mugodhi (*resigned on 09/06/2022*)

- (f) Day to day management of the charity is delegated to the Directors.
- (g) Bankers:

Barclays Bank,
Camden Branch,
38 Islington Green,
Islington.
London. N1 8EH

Sort Code : 20-44-86
Account Number: 40375322

CHAPTER 2: Welcome from the Board of Trustees

Welcome to the Southern Africa AIDS Foundation (SAAF)'s annual report for the year ended 31st December 2022. SAAF is a charitable organisation that aims to improve the health, well-being and standard of living of people of the African community living in the UK, and of orphans within Southern Africa.

SAAF's mission is to enable children and adults infected or affected by HIV/AIDS to live a safe, healthy and productive childhood and life.

To achieve its goals, SAAF carried out several activities in the UK and in Southern Africa. Elsewhere in this report, you will find details of the activities undertaken over the past seventeen months since our last report; our achievements and performance, and what we intend to do in the future.

Our achievements over the period saw an increase donations and sponsorships for UK support services and support for family projects in Southern Africa.

The total income for the year of **£2,818,256** was raised mainly from sponsorships and donations. The huge increase in our turnover reflects the growth of the Charity in terms of membership, with most members sending more funds to Africa to support families affected by the Covid-19 pandemic.

With the increased migration of health and care workers from Southern African countries like Zimbabwe to the UK, the need for welfare support to the community within the UK has vastly increased. Most immigrants on work permits have "no recourse" to public funds. This means their entitlements to social benefits from the Benefits Office or Local Government Housing or Social services are restricted. Their main source of support in times of need is often charitable organisations like SAAF.

Within Southern Africa, the economic situation is unstable, particularly in Zimbabwe. The local currency suffers from hyperinflation, making planning and the remittance of funds problematic. The use of foreign currency, though permitted, suffers from restrictions. SAAF's work has in turn changed from prioritizing the supply of medication, to improving the well-being and standard of living of our clients.

Over the coming year, our main objective in UK is to improve the standard of living of the African community we work with. Working with relevant partners in the financial services sector, we will target our services to those financially excluded, referring them to appropriate services .

Within Southern Africa, we will continue to encourage and support income generating family projects, while supporting orphans through education and training.



CHAPTER 3: Background & History

The Southern Africa AIDS Foundation (SAAF) was formed as a community association in March 2002, in response to stigmatisation associated with HIV/AIDS within the African community living in the United Kingdom (UK), and the seemingly hopeless plight of orphans, known locally as “street children”, in Southern Africa.

At the turn of the millennium, a group of health professionals became increasingly concerned about the apparent lack of knowledge of HIV/AIDS within the African community living in London and the Southeast of England. From discussions at various meetings and events, it was evident that several health professionals were individually trying to educate the community on the HIV virus, and many were aware of or supporting HIV/AIDS orphans in Zimbabwe, Mozambique, Malawi, and Zambia. These countries are all in southern Africa.

The year 2000 and 2001 witnessed an increase in the immigrant population from southern Africa to the UK due to the adverse political and economic situation within Zimbabwe. During a small period, there was a significant number of sudden illnesses, and in a few cases, death from HIV infection and AIDS related diseases. Cultural practices within the African community often necessitated the repatriation of the deceased to Southern Africa following death in the UK. Often, death of a fellow African meant the community struggled to raise enough funds to cover the necessary expenses.

In southern Africa, children who had lost one or both parents to HIV infection were often destitute. Social services provision from the state, where available, was often very limited and inadequate. Cultural practices provided for orphans to be looked after by other members of the extended family who were in employment or had adequate resources. The collapse of the economy in Zimbabwe, with the unprecedented high levels of hyperinflation and unemployment, made it more difficult for families to look after orphans, and added to the orphan’s plight. Such orphans would often find themselves homeless and begging on the streets for survival, hence the local name “street children”.

The group concluded that the stigma associated with HIV/AIDS within the community in general, was a result of a lack of up-to-date information on HIV transmission, testing and treatment. As a group, they would be in a better position to support orphans in Southern Africa and to disseminate information in the UK to the African community in a culturally appropriate way. Consequently, this would increase the level of HIV testing and treatment and reduce the number of deaths due to HIV infection. For those infected, Anti-Retroviral Therapy (ART) and the Highly Active Anti-Retroviral Therapy (HAART) treatment would improve their quality of life. Such treatment enables people infected by the virus to live longer and as normal a life as possible.

At the inaugural open meeting of the association in March 2002, an executive committee made up of health professionals, a community development worker, a university research fellow, and others was elected to run the affairs of the association.



Trustees: (left to right) Mr. Fabian Mugodhi; Mr. Chriswell Mugodhi; Mrs. Rachel Lanham

In May 2005, SAAF was registered as an international charity with the Charities Commission for England and Wales, and on the 8th of July 2005, SAAF was incorporated as a company limited by guarantee with Companies House, England and Wales.

CHAPTER 4: Objectives

The Objectives of SAAF are:

- i. The relief of sickness among persons of Southern African origin living in the United Kingdom who are suffering from HIV/AIDS or related conditions or who are at risk from HIV/AIDS or related conditions, by the provision of information, advice, and support.
- ii. To provide educational, social, and welfare support to persons affected by HIV/AIDS living in Southern Africa, amongst orphans.
- iii. To promote such other charitable purposes pursuant to objectives (a) or (b) above as may from time to time be determined by the members in a general meeting.

Aims:

SAAF aims to improve the health, well-being and standard of living of members of the Southern African community living in the UK and within Southern Africa.

Mission:

SAAF's mission is to enable children and adults infected or affected by HIV/AIDS to live a safe, healthy and productive childhood and life.

Main objectives for the year ending 31st December 2022.

- ◆ Increase membership and fundraising activities to alleviate the effects of Covid-19: in terms of loss of income due to lockdowns and other measures, and in terms of illness and bereavement
- ◆ Provision of Information on HIV/AIDS to the African community in other areas within England e.g., the Midlands, Hertfordshire, Northwest England, to increase HIV awareness, increase in HIV testing, and prevention of spread.
- ◆ Provision of support to persons affected by or at risk from HIV/AIDS in the African community in England. Enabling those infected to get counselling treatment, social and welfare support.
- ◆ Explore options to improve the standard of living of members of the African community living in England and Wales by enabling financial inclusion through access to cash, bank accounts, overdrafts, loans, pensions and investments. Options may include providing advocacy, references, insurance, or guarantees; or partnering with other organisations.
- ◆ Coordinating the Southern Africa Orphans program. Appointment of support workers to support guardians and to ensure minimum standards are met.
- ◆ Supporting family structures of orphans affected by HIV/AIDS in Southern Africa by ensuring they have adequate shelter, water, food, and clothing. Includes income generating projects for self-help and self-sufficiency.
- ◆ Provision emergency food parcels to families affected by Covid-19 lockdowns, self-isolation, illness or bereavement.
- ◆ Capacity building and Training for Directors/Trustees, Committees and Volunteers.
- ◆ Review and update website, forms, policies and procedures.

CHAPTER 5: Activities

In support of the year's objectives, the following activities were carried out:

(a) United Kingdom (UK)

- ◆ Provision of support services in England.
Including welfare support to migrant worker and their families, who may have "no recourse to public fund" limitation on their visa. This limits their access to social benefits in times of need.
- ◆ Provision of social support in England.
Attendance at HIV Conferences and public events; Production and distribution of

Reports. Direct mail via letters and emails; Development of the Website for information.

- ◆ Provision of support to new immigrants in England.
Registration with GPs and hospital visits; Churches and other community groups, home care – shopping, washing, cleaning, cooking.
- ◆ Governance and organization of SAAF
Held meeting, produced and distributed minutes to Trustees and Members
Developed policies and procedures; Registration with local Councils for Voluntary organizations; Production of annual report, accounts and progress reports.
- ◆ Capacity building of SAAF, including individual and group training sessions.
- ◆ Fundraising Activities including publicity.
Grant applications and fundraising events.
- ◆ Established partnerships and affiliations with other organizations.



*Mrs. Rachel Lanham, Miss Talent Mugodhi, & Miss Panashe Mudhluyi
SAAF Directors Meeting in Dover 2022*

(b) Southern Africa

- ◆ Food Hampers supplied to families stuck at home due to lockdown, and self-isolation. Food hampers consisted of mealie meal, chicken, beans, eggs, cooking oil, sugar, salt
- ◆ Provision of educational, social and welfare support to children orphaned by HIV in Southern Africa. Case Study Tanyaradzwa
- ◆ Enabled households with transport costs to obtain access to HIV medication.
- ◆ Worked in partnership with local companies e.g., Perfect Foods in Harare, Tengai online– establishing local contacts.
- ◆ Provision of support to maintain family structures – provision for household bills including rent, electricity, water bills and groceries.
- ◆ Funeral Costs
- ◆ Assisted families to be self-reliant by supporting income generating projects – mainly agricultural projects including chicken rearing.

SAAF Food Hamper Distribution



CHAPTER 6: Structure, Governance and Management

(a) Governance

(i) SAAF is a company limited by guarantee without having a share capital. The governing documents are the memorandum and articles of association registered at Companies House and with the Charity Commission for England and Wales.

As a company, SAAF does not operate for profit and has no shareholders; the company does not pay any dividends.

As a Charity, SAAF is governed by its members, who take decisions by ordinary resolution at general meetings of the Charity. The Trustees, made up of elected honorary officers and committee members throughout England, oversee the running of the Charity in between general meetings. One third of the Trustees retire from office at each annual general meeting (AGM). Directors are elected by an ordinary resolution of members at the AGM.

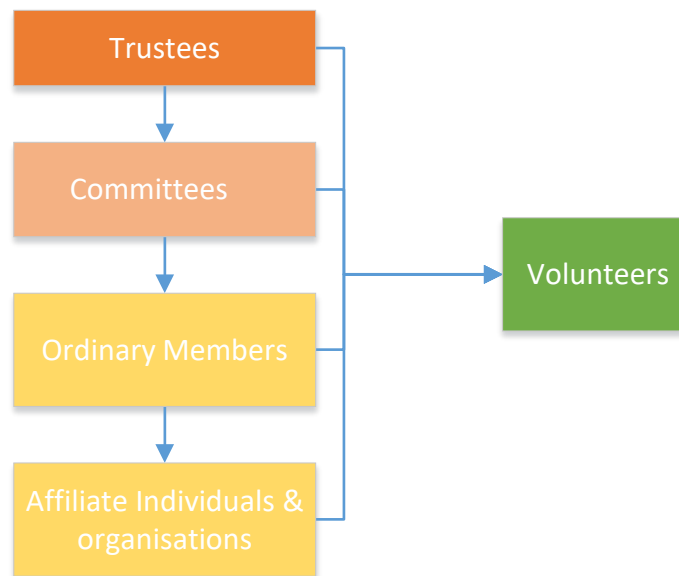
The Charity as a whole ensures that the board has majority members with lived experience; all volunteers have lived experience, and we have a committee that all come from the membership, all with lived experience. The organisation was built on the back of lived experience.

(ii) The following policies and procedures were adopted for the induction and training of new Directors and Trustees.

- ◆ Job description for Directors/Trustees
- ◆ Code of Conduct
- ◆ Equal Opportunities Policy
- ◆ Confidentiality Policy
- ◆ Child & Vulnerable Adults Protection Policy
- ◆ Complaints Policy
- ◆ Grievances Policy
- ◆ Health & Safety Policy
- ◆ Volunteers Policy and Volunteer Agreement

(b) Structure

The organisational structure of the charity is set out below. SAAF members take decisions for the charity in a general meeting. The Trustees oversee the operation of the charity outside general meetings. There are fifty volunteers and no paid staff.

*SAAF organizational structure**(i) Trustees*

The Board of Trustees are nominated and elected by members who are entitled to vote at the annual general meetings (AGM). Trustees are responsible for the day-to-day running of the charity as laid out in the Articles and Memorandum of Association. Trustees meet at least once a month, but often more frequently, depending on SAAF business. At present there are five SAAF Trustees registered with the Charity Commission.

Trustees keep their ears to the ground, fully engaging with the young people in the communities that we serve, and trying to understand their needs, because of which, Trustees do what can be done to meet those needs. When people recognise that the organisation is there for them, they also reach out and connect with the Charity in ways that they wouldn't ordinarily engage.

The Trustees purpose is to:

- ◆ Ensure decisions of the annual general meeting are implemented,
- ◆ Consider reports and advice from members and Consultants.
- ◆ Oversee the running of the Charity by providing expert advice and proposing changes.
- ◆ Decide on proposals from committees within delegated responsibilities from member's decisions at general meetings.

(ii) Committees

There are a few committees set up to oversee the work of the Charity at different times. We have regional committees, the fundraising committee, emergency food hamper committee, AGM committee etc.

Regional committees are made up of elected members from the local community, and those co-opted to the committee because of their expert knowledge or experience. Each regional committee consists of up to six officers, headed by a chairperson and including a Secretary and Treasurer/fundraiser. Most committees also have an elected vice chairperson, vice secretary and vice treasurer, as well as general committee members. The Chairperson reports to the Trustees.

The Fundraising Committee is tasked with all fundraising activities of the Charity.

The Food Hamper committee oversee the distribution of food hampers.

The AGM committee are tasked with the planning and delivery of the Annual General Meeting

(iii) *Ordinary Members*

Anyone over the age of 18 interested in furthering the Objectives of the Charity can become a member of SAAF.

Ordinary members are members of SAAF who have paid a subscription of £20 and have signed a membership form. Members agree to abide by the SAAF code of conduct and policies, including the equal opportunities policy, as well as the Memorandum and Articles of Association.

Ordinary members are invited to general meetings and Charity events. They participate in decision-making and Charity activities.

(iv) *Affiliate Members and Affiliate Organizations*

Affiliate members are people who support the work of SAAF. Support may be in the form of a cash or in-kind donation, sponsorship of an event, orphans or someone on HIV medication, or volunteering work for the Charity. Organisations can also be affiliated to SAAF by either supporting the work of SAAF or working in partnership with SAAF with a shared vision, objectives or activities.

Affiliate members are not required to pay subscriptions and do not vote at general meetings of the Charity.

(c) **Management**

- I. The Directors manage the Charity on a voluntary basis without remuneration.
- II. The Directors report to the board of Trustees, who oversees the running of the Charity. The Trustees report to the ordinary members of the Charity at general meetings, one of which is the Annual General Meeting (AGM).



(d) Risk Management

Risk refers to the uncertainty surrounding events and their outcomes that may have a significant effect, either enhancing or inhibiting operational performance, achievement of aims and objectives, or meeting expectations of stakeholders. Identified risks need to be put into perspective in terms of the potential severity of impact and likelihood of their occurrence.

For each of the major risks identified, Trustees considered the action that needed to be taken to mitigate the risk, either by lessening the likelihood of the event occurring, or by lessening its impact if it did.

SAAF has identified a suitable insurance policy which covers public liability, the Encompass Charity Scheme, which is part of the Royal Sun Alliance LVSC scheme. The scheme is managed by Keegan & Pennykid (insurance Brokers Ltd), 50 Queen Street, Edinburgh. EH2 3NS.



Mrs. Rachel Lanham, Miss Talent Mugodhi, & Miss Panashe Mudhluyi

Achievements and Performance

CHAPTER 7: UK Welfare Support Services

Over the past year, SAAF embarked on a recruitment drive for new members and supporters. This resulted in a huge increase of both ordinary membership and affiliate members, members of the public who gave cash donations or donations in kind.

(a) Increased membership

From an initial membership in Greater London and the south-east, SAAF now has members and regional committees throughout England.

From Dover in the south to Newcastle-upon- Tyne in the north-east, and from Manchester in the west, via Liverpool, Birmingham, Leicester and Norwich in Norfolk in the East. Also in Reading, Luton, Corby, Basingstoke, Hatfield, Chester, Ashford, Salford, Maidstone, Wakefield, Harlow and Stockton-on Tees

SAAF members are now found in almost all counties in England.

(b) Food Hampers

During the pandemic restrictions and lockdown at the start of the financial year, several families on zero hours contract or temporary jobs found themselves short of necessities. With the lockdown and travel restrictions, it was impossible to work. Often with no savings and investments, families found themselves desperate. Those with children and entitled to benefits could barely get by, while the majority single people or couples really struggled.

SAAF secured grants from Tesco Bags for Life and the National Lottery Community Fund for food hampers. These were ordered from supermarkets online and delivered to the front door of recipient.

(c) SAAF HIV Information Campaigns

SAAF produces leaflets, organizes online information campaigns on HIV using African languages, and in a culturally appropriate format and image, focusing on:

- ◆ HIV Awareness
- ◆ HIV transmission and prevention
- ◆ Testing for HIV infection
- ◆ HIV treatments
- ◆ Stigmatization issues related to HIV
- ◆ World AIDS Day
- ◆ Community & Other Public Events

.(d) HIV/AIDS Support Services in England

SAAF volunteers offer support to persons affected by HIV/AIDS living in the UK. Regional self-help groups throughout England organise local activities.

Support may include help with finding and registering with a GP, visiting those sick in hospital and at home; organizing and hosting social events; welfare support; interpretation and translation services; and signposting to appropriate services in the voluntary sector.

(e) Policies, Procedures & Standard Forms

The following documents were developed or updated over the year:

Governance and management

- ◆ SAAF membership Form
- ◆ Code of Conduct
- ◆ Equal Opportunities Policy
- ◆ Confidentiality Policy
- ◆ Complaints Policy
- ◆ Health & Safety Policy
- ◆ Volunteers Policy and Volunteer Agreement
- ◆ Qualifications and role of Directors
- ◆ Duties and responsibilities for Directors, Regional Committees, and members.

Finances

- ◆ Travel and expenses claim form
- ◆ Petty Cash Payment Voucher
- ◆ Gift aid guidelines and claims

Services

- ◆ Child Sponsorship application form
- ◆ HIV medication support application form
- ◆ Project proposal form
- ◆ Child & Vulnerable Adults Protection Policy



CHAPTER 8: SAAF work in Southern Africa

The Southern Africa region is made up of several countries. SAAF identified several projects in Zimbabwe and Zambia, and in partnership with local communities and voluntary organizations, is carrying out a number of these projects. The projects are evaluated at the end of each year, and lessons learned used to improve. SAAF establishes local contacts and networks through its members. SAAF is working to establish other local projects in Mozambique, Malawi, Botswana, Lesotho, Namibia, South Africa, and Swaziland.

(1) Orphans Support Program

Children orphaned by HIV/AIDS are found in almost every country of the world. In some countries there are only a few hundred or a few thousand. In African countries, there are millions. All have suffered the tragedy of losing one or both parents to AIDS related illnesses, and many are growing up in deprived and traumatic circumstances without the support and care of their immediate family.

Factors such as loss of household incomes, the cost of treating HIV-related illnesses and funeral expenses leave orphaned children destitute and deprive them of the learning and values they need to become socially knowledgeable and economically productive adults.

SAAF works with the local communities to reunite orphans with the nearest next of kin, extended family members or other guardians in their own community. SAAF also provides material support to families looking after orphaned children and helps the families to be self-reliant through income generating projects.

SAAF has given material support in the form of:

- ◆ School expenses - tuition fees, uniforms, transport, stationery, boarding fees and meals.
- ◆ Hospital and Doctors' fees, ART medication including ARVs for children living with HIV.
- ◆ Money for rent and household bills.
- ◆ Money for clothing.
- ◆ Money for food and water, including water supply.

Within Zimbabwe alone, SAAF is supporting orphans and families in Harare, Mutare, Masvingo, Norton, Chinhoyi, Chipinge, Marondera, Rusape, and Bulawayo.

Case Study 1: Orphan support

Tanya (short name for Tanyaradzwa) was thirteen years old. She had two brothers aged twelve and ten, and a young sister who was eight. Tanya's father died years ago; she was only six then. Her mother died a year later, leaving a baby only a year old. Tanya became the head of the family, looking after her siblings begging on the streets.

Tanya's father had only one brother and her mother was an only child. Tanya's uncle, George, lived less than 10 miles away in Mutare, Zimbabwe. He was married and had a family of four but was unemployed. He could not afford to look after his family, let alone the orphans left by his late brother.

Tanya's case was referred to SAAF for help under the SAAF Orphans Program. Tanya was reunited with her extended family, and with the assistance from SAAF, she lived with her uncle and attended the local school.

With the help from SAAF, George could look after his family and his brother's orphans. He received money every month for school fees, transport and family upkeep. The family upkeep money covered the rent, food, and household bills such as water and electricity. Additional funding from SAAF enabled George to start rearing broiler chickens for sale. He started with twenty-five chickens but now rears a hundred chickens at a time.

Tanya said "My mother and father died after a long illness. They sold everything they had to pay for medicines, but they never got better. My uncle could not afford to look after us, as he was unemployed. I had to beg on the streets and do odd chores for money or food. Thank you to SAAF for your donations and grant for school. I now go to school, have a new uniform and eat two meals every day. I still miss my mother and father, but I pray every day for the support my family and I are getting".



(2) Covid-19 Food Hamper Program

SAAF continues to support families in Zimbabwe on its Families Basic Needs Assistance Project which is meant to compliment what the families already have. With Zimbabwe having an ailing economy, the impact of HIV, the high unemployment rate, and the recent impact of the COVID19, the need for family's support is huge as many families are no longer able to provide for the basic needs.

The situation has negatively affected children psychologically, physically, and emotionally as they cannot cope or understand what is happening.

Working with Perfect Foods and Essentials (PFE), Tengai-on-Line, Taumark, OK Mart and other companies and suppliers SAAF distributed basic food and essential hampers to families in Harare, Chitungwiza, Ruwa, Morondera, Gweru and Norton, Bulawayo, Mutare, Rusape and Chipinge.

The hampers were packed in different sizes: large, medium, and small. Family size determined the size of the hampers.

The Hamper: Each family received a hamper containing varying amounts of:

- Rice, Mealie Meal
- Cooking Oil
- Laundry Soap, Washing Powder
- Dried Beans
- Eggs, Chicken
- sugar, salt,
- Soya Mince,
- Bath Soap,
- Oranges, Tomatoes & Onion

(3) Supporting Family Structures in Southern Africa

Income generating projects are included in the SAAF Africa Orphans Program and the HIV Medication Program on a case-by-case basis. SAAF helps families and parents/caregivers of children orphaned by HIV to empower them to generate income on their own so that they are notwholly dependent on aid:

- ◆ Providing cash for seeds and agricultural inputs.
- ◆ Supporting income-generating projects such as poultry and livestock rearing, textiles, knitting and sewing.
- ◆ Supporting income generating cooperatives for people affected by HIV e.g., Ankhazi Women's Club
- ◆ Referring orphans to other local voluntary organizations providing services for skills training, college placements and employment advice
- ◆ Providing cash for necessities (food, water, shelter, bedding and clothing)

CHAPTER 9: Plans

The following is a summary of the strategic objectives that SAAF intends to pursue over the next five years as laid out in the Business Plan:

- ◆ Consolidate and improve on the existing services and activities.
- ◆ Develop and implement a fundraising strategy to increase funding, as well as broadening the funding base.
- ◆ Administrator, Co-ordinator and Development worker posts: Fundraise for these posts from the Community Fund, Department of Health and other sources.
- ◆ Offices: Move to office accommodation with space commensurate with the organisation's growth.
- ◆ Core Costs: Secure adequate funding to cover the core costs of running the organisation.
- ◆ Implement capacity building programme for trustees and regional committees to include fundraising, business planning and management of staff and consultants.
- ◆ Newsletter: Produce a monthly electronic newsletter for the African community. The newsletter will cover relevant issues to the community such as health, welfare, housing, education, training, employment and financial information.
- ◆ Develop the SAAF website with current information and the capability to receive on-line donations
- ◆ Annual Review of the Business Plan: Review Business Plan with a view to update it, and amend in line with current strengths, weaknesses, risks and opportunities.
- ◆ Services in Southern Africa: Consolidate the orphans' program, food hampers and standard of living
- ◆ Continue to identify and work with families to improve self-sufficiency for those infected or impacted by HIV in Southern Africa

SAAF was awarded £10,000 from Awards for All (Big Lottery Fund) for Phase Two of the SAAF Capacity Building Program from April 2008 to October 2008. Similar programs are planned for next year 2023 to include Capacity Building and Fundraising. Training is open to Trustees and members needing training particularly around fundraising, business planning, technical knowledge, recruiting and managing staff.

Training is designed to increase SAAF members' ability to carry out the organizational aims and objectives.



SAAF Trustees and Regional Chairpersons 2012

From left to right

Kurayi Jonathan Nhau, Wezi Buzz Mtonga, Fabian Mugodhi, Angela Mareverwa, Peter Kamanga, Gloria Ferenando, Aaron Mutapiri, Chriswell Mugodhi, Impelbrook Mawarire, Tinodamore Mabukwa, Faustina Muringayi Nhau

- ◆ Group Training Sessions (Committee skills) - Partnership working, project management and accounting, managing yourself, community development.
- ◆ Group Training Sessions (Management) - Recruitment and selection, Managing and supervising staff, motivating and retaining volunteers.
- ◆ Consultancy – Business Planning, Fundraising strategy.
- ◆ Individual training sessions - HIV/AIDS courses, committee skills.

In addition to the costs of the trainers and consultants, the project will also meet the costs of hiring training venues, delegates' travel expenses and childcare costs, as well as costs for training materials, photocopying, refreshments and public liability insurance.



SAAF Food Hamper distribution

CHAPTER 10: Treasurer' Report

The total income for the year was **£2,818,256**. Sponsorships from individuals amounted to £2,204,59; Donations received from individuals amounted to £37,316. Membership subscriptions amounted to £1,015.00 and company giving amounted to £1,927. Gift aid recovered from the Inland Revenue was £573,387 representing a refund of income tax paid on donations, subscriptions and sponsorship received from individuals.

The Charity spent a total of **£2,780,908** on charitable activities over the year, and £10,495 on governance costs.

A total of £2,031,916 was spent on UK support services which included food hampers, rent and bills, education and welfare expenses. The Charity spent £144,555 on the Africa Orphans support project, which included school tuition and boarding fees, uniforms, stationery, clothing, bedding, transport, and family upkeep. A further £49,577 was spent on the Africa Medication program and £519,561 on the Family Project program. These programs included purchasing medication, food, transport, family upkeep, as well as income generating projects. Volunteer expenses amounted to £18,110; Printing, postage, stationery and telephone expenses amounted to £9,688; bank charges £225; licenses and registrations £4,446.

The total amount for training this year was £2,810.

A total of £9,895 was spent on Trustee meetings. The cash balance at the end of the year was £30,323 and after accountancy fees of £500 and liabilities of £5000, the Charity had a **surplus of £24,823** over the year. This has been carried over to the 2023 financial year.

The charity incurred very low costs for meetings due to Covid -19 regulations and the lockdown. There were also very low costs incurred for transport, but telephone, postage, and stationery all increased. Members also volunteered their services free of charge and gave other in-kind donations.

A big "Thank You" goes to those members and supporters who made these non-cash or in-kind donations for the Charity's work in the UK and Southern Africa. The charity kept its costs and expenditure low due to the voluntary work done by its members and supporters. The charity relies heavily on such support and goodwill, without which the Charity will not be able to do its work.

CHAPTER 11: Factors outside the Charity's Control

SAAF operates in dynamic Political, Economic, Social and Technological environments, all of which have implications for its present and future work. Although external to the organisation, these factors nevertheless must be considered in any strategic planning process.

(a) UK Environmental Factors

Several political, economic, social and technological factors may be critical in determining the course that SAAF may take in the future:

- ◆ **Coronavirus Covid19:** COVID-19 is an infectious disease that primarily affects the lungs. A pneumonia of unknown cause detected in Wuhan; China was first reported to the WHO Country Office in China on 31 December 2019. The outbreak was declared a Public Health Emergency of International Concern on 30 January 2020. On 11 February 2020, WHO announced a name for the new coronavirus disease: COVID-19. New modelling on HIV convened by the World Health Organization and UNAIDS highlights the importance of taking immediate steps to minimise interruptions in health services and supplies of antiretroviral drugs during the COVID-19 pandemic.
- ◆ **Lockdowns**
- ◆ **Financial Exclusion.** The COVID-19 pandemic has demonstrated how important it is to manage money well and to build financial resilience from any income shocks.
- ◆ **Dwindling resources:** The emergence of new priorities for Central Government and Primary Care Trusts (PCTs) has meant that less money is available for HIV work. This has led to quite severe competition between organisations for resources and has often led to mergers and closures.
- ◆ **Anti-immigration sentiments:** The politicisation of asylum issues, often result in a negative view of the organisations working for the welfare of the Black and Ethnic Minorities (BME) communities.
- ◆ **Racism:** Negative media coverage may have severe implications for SAAF's service users who may feel even more marginalised and socially excluded.
- ◆ **Discrimination:** This is most often experienced in relation to service provision and employment issues.
- ◆ **Social Exclusion and Poor Health:** The community served by SAAF is an immigrant community and a visible minority. As a result, the population suffers from high levels of unemployment and underemployment, poor accommodation and is also often located in deprived areas.
- ◆ **Absence of Extended Family Support:** The lack of accustomed support from an extended family creates severe problems for many Africans in the UK.
- ◆ **Social Interaction:** People often have little time for social interaction due to working the long hours it is necessary to generate a reasonable income. Such factors often force members of the African community to forgo their social life, which serves to deepen their sense of alienation and isolation.
- ◆ **Combination therapy treatment:** The key challenge posed to SAAF by the new drugs is how to help patients keep to the strict drug regime.
- ◆ **Vaccine Development:** Efforts to develop a vaccine for HIV have continued over the last few years and if successful, this will change the entire landscape of HIV prevention organisations.

(b) Southern Africa Environmental Factors

Environmental factors affecting Southern Africa, particularly Zimbabwe, are multiple and complex: political and economic instability, abject poverty, the deterioration of the social service sector, an HIV epidemic, erratic rains, and food insecurity.

When Robert Mugabe was deposed as Zimbabwe's president in 2017, there was hope that the country would quickly recover from years of economic turmoil and authoritarian rule. Now led by Mugabe's long-serving security chief Emmerson Mnangagwa, the country is grappling with its worst economic crisis in a decade, marked by unemployment above 80%, acute shortages of foreign currency and fuel, and rolling power cuts lasting up to 18 hours a day.

For most Zimbabweans, daily life is becoming harder as small incomes earned mostly from the informal sector are chewed up by soaring prices that have evoked fears of a return to the hyperinflation of a decade ago.

The government also faces several difficult economic problems, including infrastructure and regulatory deficiencies, on-going indigenization pressure, policy uncertainty, a large external debt burden, and insufficient formal employment.

Dollarization in early 2009 - which allowed currencies such as the Botswana pula, the South Africa rand, and the US dollar to be used locally - ended hyperinflation and restored price stability but exposed structural weaknesses that continue to inhibit broad-based growth.

The subdued growth reflects the challenges facing the economy including limited resources and the high cost of capital; inconsistencies, especially with respect to economic empowerment and indigenization regulations; dilapidated infrastructure; obsolete technologies; frequent breakdown of machinery; and power and water shortages.

Acknowledgements

Directors & Trustees

Chriswell Mugodhi RMN.
Company Secretary & Trustee.

Mrs. Rachel Lanham RGN, BSc, MSc
Director and Trustee

Mr. Fabian Mugodhi BSc, MSc, MSc, PGDip.
Director & Trustee

Mr. Mathew Mugodhi Dip in HE (resigned on 09/06/2022)
Director & Trustee,

Miss Panashe Kimberly Mudhluyi BSc (resigned on 31/03/2022)
Director & Trustee

Administration Team Members

Mrs. Petronella Mawarire
Ms. Gloria Ferenando
Mr. Liam Ben Mugodhi
Mr. Aaron Mutapiri
Ms. Sandra Mugodhi
Ms. Sinanzeni Nancy Makombe

Committee Members

Mr. Tinodamore Mabukwa (*Regional Chair, Northeast*); Mr. Peter Kamanga
Liz Sarginson; Paul Mugodhi; Tinashe Kahwa; Patricia Mugodhi
Mr. Impel Brook Mawarire (*Regional Chair Hampshire*); Felistas Fungai Kahwa
Mr. Thomas Mbirimi (*Regional Chair, Northwest*); Angela Mareverwa
Mr. Jonathan Nhau (*Regional Chairperson Midlands*)

Ordinary Members

Faustinah Nhau; Lois Mapira; Caroline Ndingwa; Talent Mugodhi; Tatenda Manyepa; Babra Mugodhi;
Grace Mugodhi; Blessing Chindaro; Thembis Mazabani; Clifford Takudzwa Nhau; Primsrose Ngona;
Kuda Chivere; Judith Ngona; Dinisi Mtengwa; Evelyn Chivere; Chido Brighton Mbwezhu; Crispin Nyoni;
Joice Sikwa; Kingsly Tiribabi; Lindiwe Bannister; Maslin Mudhluyi; Mufaro Alvin Magondo; Patrick
Mugodhi; Paul Kamanga; Portia Zidyana; Rabiana Rangarirai, Rejoice Nkomo; Robson T Mandizha;
Roseline Ngona; Molly Mugodhi; Simbarashe Mugodhi; Tabeth Mutanga; Tariro Manyepa; Thandanani
Mangena; Tiffany Mawarire; Timeka Seikegba.

Previous Members and people who supported SAAF in the past

Ngonidzashe Kazungaire, Dr Samuel Chindaro, Margaret Jangira, Blessing Shumba, Simbarashe Masomera, Kuda Kevin Mareverwa, Chido Nyamakunda, Chorus Nyamakunda, Edward Mhlanga, Evans Kanyangarara, Moses Banda, Denise Smith, Catherine Chawira, Eddington Murumbi, Prisca Chayerera, Farai Kowa, Daphne Gande Shumba, Kithlity Mawarire, Bernard Nhau, Ruby Nhau Chigumira, Kudakwashe Kamhuka, Tendai Jaya, Josephine Ngoro, Maxine Cattermole, Shanice DeFreitas, Monty Tia, Joseph Vengai Zishiri, Sean White, Esther Zengeni, Tandiwe Maphosa, Honest Dzika, Yvonne Murray, Brighton Vengera, Tatenda Hungwe, Faustino Mutengo, Joseph Mangono, Lameck Chirikeni, Christine Chireke, Spiwe Ben, Natasha Hadebe, Archbold Chaurura, Tonderai Cheza, Charles Tom, Honest Madondo, Philip Kamanza, Tatenda Nyamadzawo, Nick Carter Munthali, Pam Dawes, Steve Dawes, Wellington Furamera, Helen Chenjerai, Percy Charakupa, Clyde Gutu, Godfrey Moyo, Munushe Chinyangu. Tazvita Gordon Changata, Rose Mpofu, Olivia Gerendu, Barbara Mukucha, Rufaro Elizabeth Mukanya, Raymond Madyavanhu, Florence Chiweshe, Emmanuel Matambanadzo, Nigel Silumba, Mavreen Kawanzaruwa, Kelvin Naibe, Maxwell Kunyarimwe, Tafadzwa Chiguvare, Charles Vengerai, Godfrey Kandawasvika, Lazarus Mukwekwe, Zakaria Muchipi, Trade Matarure, Fredy Safaied, Regina Safaied Muparutsa, Patience Chikukwa, Enala Kamanga, Tafadzwa Chiguvare, Kizito Chaka, Lorraine Mlambo, Trish Mukazvazva, Martecio Salima, Mai Kaguramamba, Mai Mpita, Florence Mahongo, Patience Gwara, Washington Kaisa, Joseph Mugandani, Lorraine Mlambo, Norman Togara, Daniel Mupfurutsa, Portia Mapenzauswa, Ebbie Muhove, Joseph Hama, Nyarai Zinyama, Michael Musariri, David Makwanya, Michael Andisen, Naomi Chipeta, Mwicke Napula, Flavia Nyambira, Raymond Nyambira, Isaih Chindaro, Blessing Chindaro, Sara Pedersen, PhyllisKwaramba, Kudakwashe Kanyangarara, Kelton Kanyangarara, Caitlyn Box, Bruno Chanda, Mntungwa Mahongo, Nyaradzo Vushangwe, Precious Tsindi, Richard Ngoro, Elizabeth Sibanda, Joanna Niedbara, Mildred Katumba, Gillivieve Musora, Lungile Cheuka, Davidzo Makuni, Gwenet Kanyangu, Theresa Pickie, Nyarai Sandra Masomera, Marvellous Manjengwa, Gertrude Njikho, Elliotts Mawarire, Marble Mawarire, Angela Kilmartin, Celia Palmer, Elizabeth Whitworth, Kerniel Shumba, Lindsey Dawson, Mary McDonnell, Jestina Chirinda, David Moliye, Nyasha Mareya, Howard Jackson, Peter Kudzai Muzengerere, Fadziso Katandawa, Cassandra Tambudzai Jackson, Wezi Mtonga, Naomi Banda . Chiedza Gadzikwa,

Sponsors

The following organizations have supported SAAF over the past years:

- ◆ Groundwork/Tesco Bags of Life
- ◆ National Lottery Community Fund
- ◆ Awards for All (National Lottery)
- ◆ Tomkins plc
- ◆ Charities Aid Foundation (CAF)
- ◆ The Coutts Charitable Trust
- ◆ Charles S. French Charitable Trust
- ◆ Ahead Ltd
- ◆ Terrence Higgins Trust (THT)



SAAF Trustees training session with Maxine James, Equinox Consulting, sponsored by the Terrence Higgins Trust (THT)

SAAF Financial statements and annual accounts are set out in the Appendix.

COMPANY REGISTRATION NUMBER : 05503306

CHARITY REGISTRATION NUMBER : 1112417

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

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SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

COMPANY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2022

STATUS:

Private Company Limited by Guarantee

DIRECTORS:

The Directors who served during the year were as follows:

Fabian Mugodhi

Rachel Lanham

Mathew Mugodhi

Resigned

09/06/2022

Panashe Kimberly Mudhluyi

Resigned

31/03/2022

COMPANY SECRETARY:

Chriswell Mugodhi

REGISTERED OFFICE:

72 Larkshall Crescent

Chingford

London

E4 6NS

REGISTERED NUMBER - COMPANY:

05503306

REGISTERED NUMBER - CHARITY:

1112417

ACCOUNTANTS:

RUDO Consultancy Limited

115 Mead Avenue

Slough

SL3 8JD

BANKERS:

Barclays Bank

Camden Branch

38 Islington Green

Islington, London N1 8EH

Sort Code: 20-44-86

Account Number: 40375322

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

DIRECTORS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The directors have pleasure in presenting their report and the financial statements for the year ended 31 December 2022.

COMPANY INFORMATION:

The company was incorporated on 8 July 2005 and commenced trading on the same date.

PRINCIPAL ACTIVITIES:

The principal activity of the company in the period under review was the design and delivery of programmes intended to alleviate HIV/AIDS within the Southern African community in the UK and abroad.

DIRECTORS' REVIEW:

The work of the company continued throughout the year without any problems

RESULTS AND DIVIDENDS:

The credit for the year amounted to: 26,853

DIRECTORS:

The Directors who served during the year were as follows:

Fabian Mugodhi

Rachel Lanham

Mathew Mugodhi Resigned 09/06/2022

Panashe Kimberly Mudhluyi Resigned 31/03/2022

COMPANY SECRETARY:

Chriswell Mugodhi

EVENTS SINCE THE BALANCE SHEET EVENTS:

There are no significant events after the balance sheet date to report

Fabian K Mugodhi

Fabian Mugodhi

DIRECTOR

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

DIRECTORS' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

The directors are responsible for preparing the financial statements in accordance with applicable law

The Companies Act 2006 requires the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of company and of the profit or loss of the company for that period. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

ACCOUNTANT'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

**Accountant's report on the unaudited financial statements
to the Directors of Southern Africa AIDS Foundation (SAAF)**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts for the year ended 31 December 2022 from the company's accounting records and from information and explanations you have given to us.

The company is exempt from an audit.

Signed..... *M Mugano*

RUDO Consultancy Limited
115 Mead Avenue
Slough
SL3 8JD

Date..... 28-Sep-23

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Fund	Restricted Fund	31/12/2022 £	31/07/2021 £
Incoming Resources					
Voluntary Income	2	2,818,256	0	2,818,256	1,037,767
Investment Income	2			0	0
Incoming Resources from charitable activities	2			0	0
Total Incoming Resources		<u>2,818,256</u>	<u>0</u>	<u>2,818,256</u>	<u>1,037,767</u>
Resources Expended					
Expenditure in furtherance of charitable objectives					
Charitable Activities	3			2,780,908	1,031,294
Governance Costs	4			10,495	2,862
Total Resources Expended				<u>2,791,403</u>	<u>1,034,156</u>
Net Incoming Resources for the year				26,853	3,611
Balance as at 1 August 2021				(37,520)	(41,131)
Balance as at 31 December 2022				<u><u>(10,667)</u></u>	<u><u>(37,520)</u></u>

The annexed notes form part of these financial statements

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	31/12/2022 £	31/07/2021 £
FIXED ASSETS			
Tangible assets	5	0	0
CURRENT ASSETS			
Debtors	6	0	0
Cash in hand and at Bank	7	30,323	12,980
CURRENT LIABILITIES			
Amounts falling due within one year	8	(5,500)	(5,500)
NET CURRENT ASSETS		<u>24,823</u>	<u>7,480</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>24,823</u>	<u>7,480</u>
LONG TERM LIABILITIES			
Bank Loan		35,490	45,000
CAPITAL AND RESERVES			
Unrestricted Fund		(10,667)	(37,520)
Restricted Fund		0	0
		<u>24,823</u>	<u>7,480</u>

For the year ending 31/12/2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The directors acknowledge their responsibilities for:

- i) ensuring the company keeps accounting records which comply with section 386 and
- ii) preparing the accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to the accounts, so far as is applicable to the company.

Approved by the directors on: 28-Sep-22

And signed on their behalf by:

Fabian K Mugodhi

Fabian Mugodhi
DIRECTOR

The annexed notes form part of these financial statements

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

Statement of compliance

The financial statements have been prepared under the historical cost convention in accordance with Accounting and Reporting by Charities- Statement of Recommended Practice (SORP) and with the Financial Reporting Standard for Smaller Entities (FRSSE) and with the Charities Act 1993

Exemption has been taken from preparing a cashflow statement on the grounds that the company qualifies under the conditions of the FRSSE

Incoming Resources

a) Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

b) Incoming resources with related expenditure

Where Incoming resources have related expenditure, incoming resources are recorded gross in the SOFA

c) Grants and donations

Donations, gifts, grants and fees are only included in the SOFA when the charity has unconditional entitlement to the resources.

Donations arising under Gift Aid together with the tax recoverable thereon are accounted for when received and provision made for tax unclaimed at the year end.

Expenditure & Liabilities

a) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources. Resources expended are included in the Statement of Financial Activities on an accruals basis including any VAT that cannot be recovered.

b) Governance costs

This represents the cost of preparation and examination of statutory financial accounts and organising trustee meetings.

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

2 INCOMING RESOURCES	Unrestricted		Restricted	
	Fund	Fund	2022	2021
	£	£	£	£
Voluntary Income				
Donations	37,316	0	37,316	13,671
Sponsorships	2,204,591	0	2,204,591	801,794
Company Giving	1,927	0	1,927	3,357
Membership Subscriptions	1,015	0	1,015	840
Gift Aid Recovered	573,387	0	573,387	207,667
Grants	0	0	0	10,438
Other Income	20	0	20	0
	<u>2,818,256</u>	<u>0</u>	<u>2,818,256</u>	<u>1,037,767</u>
Investment Income				
Bank Interest	0	0	0	0
Incoming resources from charitable activities	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
3 CHARITABLE ACTIVITIES				
Volunteer Expenses	18,110	0	18,110	8,723
Printing.postage.stationery & Telephone	9,688	0	9,688	4,996
Training costs	2,810	0	2,810	18,870
Licences & registration	4,446	0	4,446	1,205
UK HIV campaigns & support services	2,031,916	0	2,031,916	0
UK rounds support services	0	0	0	612,197
Africa orphans support project	144,555	0	144,555	136,056
Africa family project	519,561	0	519,561	249,155
Africa Medication Programme	49,577	0	49,577	0
Miscellaneous	20	0	20	0
Bank charges	225	0	225	92
	<u>2,780,908</u>	<u>0</u>	<u>2,780,908</u>	<u>1,031,294</u>
4 GOVERNANCE COSTS				
Accountancy costs	600	0	600	500
Trustees meeting	9,895	0	9,895	2,362
	<u>10,495</u>	<u>0</u>	<u>10,495</u>	<u>2,862</u>

SOUTHERN AFRICA AIDS FOUNDATION (SAAF)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

5	TANGIBLE FIXED ASSETS				
			FIXTURES		
		PLANT & MACHINERY	FITTINGS & EQUIPMENT	MOTOR VEHICLES	TOTAL
		£	£	£	£
	Cost				
	At 1 August 2021	0	0	0	0
	Additions	0	0	0	0
	At 31 December 2022	0	0	0	0
	Depreciation				
	At 1 August 2021	0	0	0	0
	Charge for the year	0	0	0	0
	At 31 December 2022	0	0	0	0
	Net Book Value				
	At 1 August 2021	0	0	0	0
	At 31 December 2022	0	0	0	0
6	DEBTORS				
	Trade Debtors	0	0	0	0
7	BANK				
	Barclays Bank			30,323	12,980
8	CREDITORS				
	Amounts falling due within one year				
	Bank Loan			5,000	5,000
	Accountancy costs			500	500
				5,500	500