

SANDWELL AFRICAN WOMEN ASSOCIATION

England & Wales · Charity number 1166949

Details

Other names	SAWA
Status	Registered
Legal form	Other
Registered	2016-05-05
Register	View on the Charity Commission register

Contact

Address	84 Hilton Street West Bromwich B70 9TW
Phone	07398134113
Email	info@sawa.org.uk
Website	www.sawa.org.uk

Activities

Objects: THE PURPOSE OF SANDWELL AFRICAN WOMEN ASSOCIATION [SAWA] IS TO MAKE A POSITIVE CHANGE TO THE LIVES OF AFRICAN WOMEN AND GIRLS IN PARTICULAR AND OTHER MEMBERS OF THE PUBLIC IN GENERAL, LIVING IN THE AREAS OF SANDWELL METROPOLITAN BOROUGH COUNCIL/ WEST MIDLANDS, THROUGH THE FOLLOWING OBJECTIVES:3.1) TO PROMOTE AND PROTECT THE PHYSICAL AND MENTAL HEALTH OF PERSONS FROM AFRICAN COUNTRIES WHO ARE SEEKING ASYLUM OR WHO ARE GRANTED REFUGEE STATUS AND THEIR DEPENDANTS LIVING IN SANDWELL (HEREINAFTER, THE "BENEFICIARIES").3.2) THE PROMOTION AND PROVISION OF FACILITIES FOR RECREATION OR OTHER LEISURE TIME OCCUPATION FOR IMMIGRANT AND REFUGEE WOMEN FROM AFRICA WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR HEALTH, CULTURAL AND SOCIAL BACKGROUND, FINANCIAL HARDSHIP OR ECONOMIC CIRCUMSTANCES. THE FACILITIES WILL BE PROVIDED IN THE INTERESTS OF SOCIAL WELFARE WITH THE OBJECT OF IMPROVING THE CONDITION OF LIFE OF THE BENEFICIARIES.3.3) TO ADVANCE THE EDUCATION AND TRAINING OF THOSE PERSONS DEFINED IN OBJECT 3.1 AS BENEFICIARIES BY ANY CHARITABLE MEANS THAT THE TRUSTEES MAY FROM TIME TO TIME DETERMINE3.4) THE RELIEF OF FINANCIAL HARDSHIP TO THOSE PERSONS DEFINED IN OBJECT 3.1 AS BENEFICIARIES BY ANY CHARITABLE MEANS THAT TRUSTEES MAY FROM TIME TO TIME DETERMINE

Activities: 1. Advice & Supporta) General help with claiming benefits2. Community Development? Sewing Club & Tailoring Training ? Job Club? Befriending Coffee Club ? Cookery Club3. Health Advocacy? Campaign against Female Genital Mutilation 4. Refugee and Migrants Forum ? After School Club to Support refugee children who are poorly performing in schools

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Sandwell

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£74,495	£57,527	-	-
2024-09-30	£65,650	£70,066	-	-
2023-09-30	£69,032	£69,032	-	-
2022-09-30	£89,208	£107,895	-	-
2021-09-30	£66,880	£51,185	-	-

Trustees

Name	Role	Appointed
Mamy Makanzu Zozo MMZ	Chair	2014-09-01
Marie Menga MM		2019-04-16
Motuke Katanda MK		2022-09-11
SUMU KINKUMA WALUDI SW		2014-09-01

SANDWELL AFRICAN WOMEN ASSOCIATION

England & Wales - Charity number 1166949

Accounts

Sandwell African Women Association
CHARITY REGISTRATION NUMBER: 1166949

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2025
for**

Sandwell African Women Association

GM ACCOUNTANCY
Chartered Certified Accountants
472A BEARWOOD ROAD
SMETHWICK
WEST MIDLANDS
ENGLAND
B66 4HA

Sandwell African Women Association

Contents of the Financial Statements for the Year Ended 30 September 20124	Page
Trustees' annual report	1
Independent examiner's report to the trustees	11
Statement of financial activities	12
Statement of financial position (Balance Sheet)	13
Notes to the financial statements	15
 The following pages do not form part of the financial statements	
Detailed statement of financial activities	24

Report of the Trustees for the Year Ended 30 September 2025

Introduction

The trustees present their report with the financial statements of the charity for the year ended 30 September 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

This annual report highlights the key activities, achievements, and challenges faced by the Sandwell African Women's Association (SAWA) during the fiscal year 2024/25. SAWA remains committed to improving the quality of life for African women in the Sandwell community through empowerment programmes, skills development, mental health support, and social inclusion. Our core services for the year included the Drop-in Centre, Sewing & Tailoring Club, Job Club, Mental Health Support, and the Befriending Internet Coffee Club.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1166949

Date of Registration: 5 May 2016

Principal address:

84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 1 (Mail delivery): C/o 84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 2 (Activities): C/o 1st Floor, 130 Cape Hill, Smethwick, West Midlands, B66 4PH

Landline telephone: 01216490724 Mobile Number: 0739813113

Contact E-mail: info@sawa.org.uk Website: www.sawa.org.uk

Trustees

Miss M MZozo, Chairperson

Miss M Katanda, Secretary (as from 11/09/2022)

Ms S K Waludi, Treasurer

Ms M Menga, Advisor

Independent examiner

GM Accountancy, 472A Bearwood Road, Birmingham, West Midlands, B66 4HA

OBJECTIVES AND ACTIVITIES

Since its inception in 2014, SAWA has been providing regular activities for different age groups. For instance, we provide the following activities for young people: Saturday homework club; Multi-sport taster sessions and physical exercise sports including holiday play scheme delivering football, table tennis, badminton, Basketball, Volleyball, art and crafts and leisure or recreational activities. We deliver computer & Internet classes for women over the age of 55; we also facilitate some training for unemployed NEET young people, and many more. We also provide befriending services to isolated older women in our local community. We also provide service on one-to-one basis in relation with benefit checks, job coaching, reading letters, housing support and providing interpretation.

SAWA currently supports over 172 families from the local area and 231 individuals.

The group has 4 main programmes: (1) Advice & Support; (2) Community Development; (3) Health Advocacy and (4) Refugees & Migrants Forum.

Objectives and aims

Drawn from its charitable objects, SAWA has the following key organisational goals:

- To advance education and relieve financial hardship amongst African women and girls who are seeking asylum and those granted refugee status particularly by the provision of legal and other advice.
- To preserve and protect the physical and mental health of African women and girls who have been granted refugee status and their dependants.
- To advance the education and training of African women and girls granted refugee status and their dependants in need thereof so as to advance them in life and assist them to adapt within a new community.
- To advance the education of the public in general about the issues relating to African women refugees and those seeking asylum.
- The provision of facilities for recreation or other leisure time occupation with the object of improving the conditions of life of African women and girls who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances.

SAWA Vision

SAWA's vision is of a vibrant African community thriving and participating in a diverse UK society.

SAWA Mission

SAWA's mission is to support the integration of African women migrants and African women with refugee background in the UK society through the provision of culturally sensitive services.

SAWA Goals and Strategic Plan

1. Provide targeted information to clients and communities
2. Advocacy for the needs of African women immigrants
3. Provision of advice and support services in a culturally sensitive manner
4. Promoting and celebrating diversity and heritage
5. Strategic alliances to promote integration of African women migrants and refugees
6. A leading credible voice on African issues within UK
7. Diversifying and mobilising resources and services

STRUCTURE, GOVERNANCE AND MANAGEMENT

Background

Sandwell African Women Association (SAWA) is a local registered charitable organization (Charity Number: 1166949). It was formed on 01 September 2014 out of a desire to support, restore, empower and bring hope to African refugee women and children affected by wars, sexual violence, sexual exploitation and abuse, survivors of torture and deprived of human rights in their home lands. SAWA provides community support services to most disadvantaged and vulnerable BME migrant women and children living in most deprived wards of Sandwell in West Midlands. The group has 4 main programmes: Advice & Support; Community Development; Health & Wellbeing and Refugees & Migrant Forum.

The organisation runs a number of activities on a regular basis:

1. Drop-in Centre (Advice, support & guidance)
2. Sewing & Tailoring Training Club

3. Job Club
4. Befriending Internet Coffee Club
5. Cookery Club
6. Homework Club & Multi-sports Club.
7. Awareness raising campaigns

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The organisation is a constituted community organization. It is registered with the Charity Commission for England and Wales and is governed by its Constitution adopted on 1st September 2014.

Membership

Full Membership of SAWA is open to all constituted women refugee community organisations in West Midlands that agree to support the aims of SAWA. Associated Membership is open to any female adult who is interested in furthering the work of SAWA. Only Full Members have the right to vote at Annual or Special General Meetings. Each women refugee community organisation constitutes a single member of SAWA and nominates a representative to vote on its behalf at any Annual General Meeting or any other Special General Meetings of the membership, including the election of the Management Committee.

Recruitment and Appointment of Management Committee

The charity trustees for the purposes of charity law are known as members of the Management Committee. Under the requirements of the Constitution the members of the Management Committee are elected to serve for a period of one year and are elected at the Annual General Meeting. The trustees are elected from the women refugee communities that SAWA serves. The Management Committee seeks to ensure that the needs of the women refugee communities are appropriately reflected through the diversity of the trustee body.

New member organisations are sought throughout the network to increase engagement and the diverse candidacy of the Management Committee. To enable an increased pool of experience and skills on the Management Committee, nonvoting advisers, and up to 2 co-opted members, can be invited on to the Management Committee and provide additional skills and experience to assist in steering the organisation.

Use of volunteers

SAWA makes significant use of volunteers to carry out its work. Volunteers are involved in all aspect of the work, including youth work, education, facilities management and finance and administration.

Policies for induction and training

All volunteers receive a systematic and comprehensive induction to the charity and its work, allowing them to develop a good understanding of the requirements of the role and to settle in with confidence. All volunteers are given appropriate opportunities for developing their skills and knowledge to carry out their role effectively.

Organisation Structure

SAWA's Board members are responsible for making decisions on all matters of general concern and importance to the group including deciding on how the funds of the group are to be spent. The full Board met six times during the year (in a space of 2 months before next meeting).

Given its wide responsibilities, the Board has a number of committees which meet between full meetings with each dealing with a particular aspect of the organisation's life, as detailed below.

The organisation has a management committee made of up to four trustees mandated by the General Assembly of members. The management committee is made of and appointed for a yearlong:

- (1) Chairperson is responsible for compliance with Charity Commission requirements
- (2) Secretary is responsible for day-to-day work of the organisation
- (3) Treasurer is responsible for financial controls
- (4) Advisor is in charge of volunteers' recruitment and selection

Trustees' Responsibilities Statement

The trustees are required under the law applicable to charities in England and Wales to prepare a trustees' report and financial statements for each financial year which give 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 those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 Reports) Regulations 2008 and the provisions of the trust deed. 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.

Reserves Policy

Sandwell African Women Association's policy is to hold sufficient free reserves to cover core expenditure (defined as planned unrestricted expenditure) for three months. This is to allow SAWA to continue some level of operation in the event of a sudden deterioration in its finances and to give a degree of freedom to explore opportunities. To achieve this, we will aim to put £250 per month into reserves from income until that level is achieved.

At 30th September 2024, our free reserves were nearly £8,075 which equate to about six months of planned forward core expenditure. We are comfortable with this level for this year given the continued turbulence in the economy.

The trustees remain committed to strengthening the organisation's financial resilience and will continue to prioritise building reserves over the coming years. We recognise that the current level of reserves is not sufficient to provide the level of security we would wish for SAWA. Our focus moving forward will be to increase the proportion of unrestricted income and to review expenditure carefully, so that we can steadily increase our free reserves while continuing to deliver vital support to our service users.

2. ACTIVITIES & PROGRAMMES

To achieve its charitable purposes, SAWA runs the following activities or programmes:

- (a) ***Advice & Support*** (Information, Advice and Guidance on Education, Training and Employment). The organisation provides advice, guidance and counselling in confidence to African refugee women to be able to have access to the widest range of education, health, employment, and cultural opportunities.

We offer advice on:

- English Language Courses (ESOL)
- Rights and Entitlements
- Professional Re-qualification
- Access to further and higher education
- Statutory Financial Support and Charitable Trusts that give educational grants
- We also assist clients who cannot get their children accepted by schools

(b) Community Development Programme

Under this programme, SAWA gives African refugee women, asylum seekers and girls a voice and chance to express themselves and represent the needs and aspirations of their communities.

(c) Health Advocacy Programme

The main area of charitable activity to achieve the above organisational programme is the provision of Volunteer advocacy to help African refugee women and girls to settle and for African women asylum seekers and refugees to access health and social care services. The programme promotes mental health and sexual health services to Sandwell African communities through community-based one-to-one and group sessions and outreach activities.

(d) Refugee and Migrants Forum

This programme gives a voice to African women refugees and asylum seekers to influence decision makers and policy makers through networking with other women groups.

ACHIEVEMENT AND PERFORMANCE (1st October 2024 to 30th September 2025)

CHARITABLE ACTIVITIES

Sandwell African Women's Association (SAWA) has continued its mission of *empowering African and minority ethnic women and their families* in the Sandwell area through education, wellbeing support, and community connection.

Over the year, SAWA provided a range of programmes that built skills, promoted inclusion, and supported mental, emotional, and physical wellbeing.

Our work focused on six main areas:

1. DROP-IN CENTRE

Overview:

The Drop-in Centre remained the heart of SAWA's activities, providing a welcoming and safe space for women to seek advice, peer support, and access essential services. Weekly sessions offered information on housing, immigration, welfare rights, and health services, often delivered in partnership with local agencies.

Key Achievements:

- Welcomed over 180 women and families during the year.
- Provided one-to-one support for 95 individuals on welfare and housing issues.
- Hosted 10 community information sessions with external partners such as Citizens Advice and Sandwell Council.
- Provided emergency food and clothing support to 42 families.

Case Study:

A single mother from Nigeria who faced eviction received support from the Drop-in Centre. SAWA helped her liaise with the local housing office, access emergency accommodation, and later secure permanent housing. She now volunteers weekly to support other women.

Challenges:

- Increasing demand for services amid limited space and staff capacity.
- Rising cost of living increased requests for financial and food support.

2. SEWING & TAILORING CLUB

Overview:

The Sewing & Tailoring Club continued to empower women by teaching practical skills that improve confidence, creativity, and income opportunities. Classes were delivered twice weekly by a volunteer instructor.

Key Achievements:

- 25 regular participants completed basic and intermediate sewing courses.
- 8 women started selling handmade clothing and accessories locally and online.
- SAWA showcased members' work at the Sandwell Cultural Fair in June 2025.

Case Study:

One participant, originally from Somalia, began the course with no prior experience. She has since launched a small business selling African-inspired headwraps and dresses. She credits SAWA for giving her "skills and courage to be independent."

Challenges:

- Lack of access to modern sewing equipment and storage space.
- Limited funding to expand the programme to more participants.

3. JOB CLUB

Overview:

SAWA's Job Club provided employability training and one-to-one mentoring for women seeking work or career change. The programme helped participants develop CVs, improve interview skills, and access digital job search tools.

Key Achievements:

- 36 women attended Job Club sessions.
- 18 participants gained employment or started training courses.
- Partnered with Sandwell College to offer short IT skills courses.

Case Study:

A young woman who had been unemployed for two years attended the Job Club, received mentoring, and later secured a part-time administrative role. She now supports other participants with CV writing.

Challenges:

- Some participants lacked digital access or English proficiency, making job applications difficult.

- Funding constraints limited one-to-one follow-up support.

4. MENTAL HEALTH SUPPORT

Overview:

Recognising the stigma surrounding mental health, SAWA delivered culturally sensitive emotional wellbeing support through group discussions, counselling referrals, and mindfulness workshops.

Key Achievements:

- 60 women attended mental health awareness sessions.
- 15 participants accessed one-to-one counselling through our referral partners.
- Hosted Mental Health Awareness Week event attended by 80 community members.

Case Study:

A refugee woman struggling with isolation and depression attended SAWA's support group. Through peer support and referrals, she regained confidence and joined SAWA as a volunteer.

Challenges:

- Insufficient mental health professionals from diverse backgrounds.
- Limited funding for sustained counselling support.

5. BEFRIENDING INTERNET COFFEE CLUB

Overview:

This hybrid initiative continued to reduce isolation by bringing women together both in person and online. The club offered a safe space for conversation, learning digital skills, and sharing experiences.

Key Achievements:

- 50 members actively participated in monthly meetups.
- Delivered digital literacy workshops on using Zoom, WhatsApp, and email.
- Collaborated with local libraries to provide internet access to participants.

Case Study:

An elderly member who had never used a smartphone learned to make video calls through the Coffee Club, allowing her to reconnect with family abroad and improve her mental wellbeing.

Challenges:

- Older participants needed more one-to-one digital support.
- Technical difficulties occasionally disrupted online sessions.

6. SPORTS AND PHYSICAL ACTIVITIES

Overview:

SAWA promoted physical and mental wellbeing through accessible sports and fitness activities, including walking groups, Zumba classes, and community dance sessions.

Key Achievements:

- 70 women took part in weekly fitness and dance sessions.
- Hosted a "Women's Wellness Day" in partnership with Sandwell Leisure Trust.

- Reported improved physical health and confidence among participants.

Case Study:

A group of women formed a regular walking club that now meets twice a week. They report improved physical health and stronger social bonds.

Challenges:

- Limited access to affordable indoor venues during winter months.
- Some participants faced childcare barriers preventing regular attendance.

Future Goals (2025–2026)

- Expand the Drop-in Centre hours and recruit additional volunteers.
- Secure funding to upgrade sewing equipment and offer accredited tailoring courses.
- Launch a “Digital Inclusion for Women” project to improve IT access and skills.
- Strengthen mental health partnerships for culturally competent counselling.
- Develop a youth-focused mentoring programme for young African women.
- Increase outreach and community visibility through local media and social platforms.

Difficulties and Setbacks During the Year

a. For Women Service Users

During the reporting year, several challenges affected the women and families supported by SAWA:

- **Cost of Living Crisis:** Rising food, rent, and energy prices placed additional strain on already vulnerable women, particularly single mothers and newly arrived migrants.
- **Housing Insecurity:** Many service users continued to experience housing instability, long waiting lists, and poor-quality accommodation.
- **Language Barriers:** Limited access to ESOL (English for Speakers of Other Languages) classes restricted some women’s ability to integrate, find employment, or access public services.
- **Mental Health Issues:** Increased stress, isolation, and trauma-related conditions were reported, especially among women refugees and survivors of domestic abuse.
- **Digital Exclusion:** Lack of access to digital devices or internet connectivity made it difficult for some women to participate in online training or counselling sessions.

b. For the Organisation

SAWA also faced organisational and operational challenges:

- **Funding Uncertainty:** Short-term and project-based funding made long-term planning difficult and created staffing instability.
- **Capacity Limitations:** The growing demand for support services outpaced the organisation’s human and financial resources.
- **Volunteer Fatigue:** A small core team of volunteers faced burnout due to increasing workloads.

- **Infrastructure Limitations:** Limited office space and outdated IT equipment affected efficiency and service delivery.
- **Partnership Challenges:** Collaboration with statutory services sometimes proved slow due to differing priorities and bureaucratic processes.

2. Risk Management

The Trustees actively monitor potential risks to the charity. Key risks identified and managed this year included:

- **Financial Risk:** The Board regularly reviewed budgets, cash flow, and funding diversification to reduce over-reliance on a single funder.
- **Operational Risk:** Policies and procedures were updated to ensure service continuity, especially regarding staff and volunteer wellbeing.
- **Reputational Risk:** Communications policies were reinforced to ensure the organisation maintains integrity and trust within the community.
- **Data Protection:** Compliance with GDPR continued to be a priority through regular training and secure data management practices.

3. Safeguarding

SAWA maintains a robust **Safeguarding Policy** aligned with statutory guidance.

- All staff, volunteers, and trustees received **annual safeguarding and DBS checks**.
- **Safeguarding leads** within the organisation ensured that concerns were promptly addressed and reported.
- Referrals to local safeguarding boards were made where appropriate.
- Regular reviews of the Safeguarding Policy ensured it reflected the latest legislation and best practice.

4. Conflict of Interest

All trustees completed annual **Conflict of Interest declarations** and are reminded at each meeting to disclose any potential conflicts.

Where conflicts arose, affected trustees were **excluded from decision-making** on relevant matters, in accordance with the charity's constitution and Charity Commission guidelines.

5. Information on Fundraising Practices

SAWA continued to fund its work through a combination of **grant funding, community fundraising events, and donations**.

- The organisation **did not employ external fundraisers**.
- All fundraising activities adhered to the **Fundraising Regulator's Code of Practice**.
- Donors' information was handled in compliance with **GDPR regulations**, and transparency was maintained in all fundraising appeals.
- The charity prioritised **ethical fundraising** and avoided partnerships that conflicted with its values or charitable purposes.

6. Future Plans

Looking ahead to 2025–2026, SAWA aims to:

- **Expand Support Services:** Introduce more targeted programmes for young women, refugees, and survivors of gender-based violence.
- **Strengthen Funding Base:** Develop a three-year funding strategy and apply for multi-year grants to improve stability.
- **Capacity Building:** Recruit additional volunteers and provide professional development opportunities for staff.
- **Community Engagement:** Launch outreach initiatives to reach isolated women in new and emerging communities.
- **Digital Transformation:** Improve digital infrastructure to support hybrid service delivery and data management.
- **Advocacy Work:** Increase SAWA's voice in local and regional policy discussions affecting African and minority ethnic women.

7. Conclusion

Despite a challenging year marked by economic and social pressures, **Sandwell African Women Association** remained steadfast in its mission to **empower African and minority ethnic women and families**.

The dedication of our staff, volunteers, trustees, and partners ensured that hundreds of women continued to receive vital support, guidance, and hope.

The Trustees express deep gratitude to all funders, partners, and community members who contributed to the success of SAWA's work during this period.

This report was approved by the trustees, on and signed on their behalf by: **Mamy Makanzu Zozo**
(Chair of Trustees)



Date: 06/10/2025

Ms. M Makanzu Zozo – Trustee

Independent Examiner's Report to the Trustees of SANDWELL AFRICAN WOMEN ASSOCIATION

Year ended 30 September 2025

I report to the trustees on my examination of the financial statements of SANDWELL AFRICAN WOMEN ASSOCIATION ('the charity') for the year ended 30 September 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do 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.

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



Godfrey Massa (Certified Accountant)
Independent Examiner

472a Bearwood Road
Smethwick
West Midlands
B66 4HA

Sandwell African Women Association

**Statement of Financial Activities Year Ended
30 September 2025**

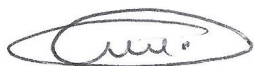
			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	13,755	60,740	74,495	65,650
Total income		<u>13,755</u>	<u>60,740</u>	<u>74,495</u>	<u>65,650</u>
Expenditure					
Expenditure on charitable activities	5,6	5,680	51,847	57,527	70,066
Total expenditure		<u>5,680</u>	<u>51,847</u>	<u>57,527</u>	<u>70,066</u>
Net income/(expenditure) and net movement in funds		<u>8,075</u>	<u>8,893</u>	<u>16,968</u>	<u>(4,416)</u>
Reconciliation of funds					
Total funds brought forward		(6,431)	38,120	31,689	36,105
Total funds carried forward		<u>1,644</u>	<u>47,013</u>	<u>48,657</u>	<u>31,689</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

**Statement of Financial Position Year
Ended 30 September 2025**

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	9	24,735	24,735
Current assets			
Cash at bank and in hand		23,145	6,177
Creditors: amounts falling due within one year	10	(777)	(777)
Net current assets		<u>23,922</u>	<u>6,954</u>
Total assets less current liabilities		<u>48,657</u>	<u>31,689</u>
Net assets		<u>48,657</u>	<u>31,689</u>
Funds of the charity			
Restricted funds		47,013	31,439
Unrestricted funds		1,644	250
Total charity funds	11	<u>48,657</u>	<u>31,689</u>

These financial statements were approved by the board of trustees and authorised for issue on 06/10/2025 and are signed on behalf of the board by:



Mrs Mamy Makanzu Zozo
Trustee

**Statement of Cash Flows Year
Ended 30 September 2025**

	2025	2024
	£	£
Cash flows from operating activities		
Net income/(expenditure)	16,968	(4,416)
Cash generated from operations	16,968	(4,416)
Net cash from/(used in) operating activities	16,968	(4,416)
Cash flows from investing activities		
Purchase of tangible assets	—	(3,250)
Net cash used in investing activities	—	(3,250)
Net increase/(decrease) in cash and cash equivalents	16,968	(7,666)
Cash and cash equivalents at beginning of year	6,177	13,843
Cash and cash equivalents at end of year	23,145	6,177

Notes to the Financial Statements Year Ended 30 September 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 84 HILTON STREET, WEST BROMWICH, WEST MIDLANDS, B70 9TW, UNITED KINGDOM.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, '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

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 or 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.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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, receipt 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. Donated facilities and services are recognised in the accounts when received if the 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 if 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 which cannot be fully recovered, and is classified under 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

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

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

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Members Contributions	7,830	—	7,830
Donations	5,925	—	5,925
Grants			
Smallwood	—	45,240	45,240
Seven Trent	—	10,000	10,000
Baron Davenport's Charity	—	500	500
The Albert Hunt Trust	—	3,000	3,000
ROSA Rise Fund	—	—	—
The Patrick Trust	—	—	—
The WG Edward Charitable Foundation	—	—	—
The George & Thomas HS Trust	—	—	—
The Arnold Clark Community Fund	—	—	—
Souter Charity Trust	—	2,000	2,000
	<u>13,755</u>	<u>60,740</u>	<u>74,495</u>

Sandwell African Women Association)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Members Contributions	3,725	—	3,725
Donations	7,130	—	7,130
Grants			
Smallwood	15,000	30,000	45,000
Seven Trent	—	—	—
Baron Davenport's Charity	—	—	—
The Albert Hunt Trust	—	—	—
ROSA Rise Fund	—	7,000	7,000
The Patrick Trust	—	500	500
The WG Edward Charitable Foundation	—	1,645	1,645
The George & Thomas HS Trust	150	—	150
The Arnold Clark Community Fund	500	—	500
Souter Charity Trust	—	—	—
	26,505	39,145	65,650

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Connecting Homeless Families with Housing: Heart of England	—	28,550	28,550
Core Funding	—	10,000	10,000
Empowering Refugee Women	—	1,507	1,507
Core Cost	—	8,790	8,790
Covid-19 Emergency Fund: Heart Of England Community Fund	—	3,000	3,000
General Fund	5,180	—	5,180
Core Cost: ROSA/ Rise Fund	—	—	—
Connecting Young People To opportunities: Funded By: The Big Lotto	500	—	500
Women Support Centre Funded By The National Lottery	—	—	—
IT Electronic Equipment: The Clothworkers' Fund	—	—	—
Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust	—	—	—
	<u>5,680</u>	<u>51,847</u>	<u>57,527</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Connecting Homeless Families with Housing: Heart of England	14,335	3,080	17,415
Core Funding	—	—	—
Empowering Refugee Women	—	—	—
Core Cost	—	—	—
Covid-19 Emergency Fund: Heart Of England Community Fund	—	—	—
General Fund	—	—	—
Core Cost: ROSA/ Rise Fund	—	36,500	36,500
Connecting Young People To opportunities: Funded By: The Big Lotto	—	500	500
Women Support Centre Funded By The National Lottery	—	1,645	1,645
IT Electronic Equipment: The Clothworkers' Fund	650	—	650
Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust	9,255	4,101	13,356
	<u>24,240</u>	<u>45,826</u>	<u>70,066</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2025 £	Total fund 2024 £
Connecting Homeless Families with Housing: Heart of England	28,550	28,550	17,415
Core Funding	10,000	10,000	—
Empowering Refugee Women	1,507	1,507	—
Core Cost	8,790	8,790	—
Covid-19 Emergency Fund: Heart Of England Community Fund	3,000	3,000	—
General Fund	5,180	5,180	—
Core Cost: ROSA/ Rise Fund	—	—	36,500
Connecting Young People To opportunities: Funded By: The Big Lotto	500	500	500
Women Support Centre Funded By The National Lottery	—	—	1,645
IT Electronic Equipment: The Clothworkers' Fund	—	—	650
Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust	—	—	13,356
	<u>57,527</u>	<u>57,527</u>	<u>70,066</u>

7. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

8. Trustee remuneration and expenses**9. Tangible fixed assets**

	Plant and machinery £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 October 2024 and 30 September 2025	<u>8,429</u>	<u>144</u>	<u>17,856</u>	<u>26,429</u>
Depreciation				
At 1 October 2024 and 30 September 2025	<u>1,282</u>	<u>72</u>	<u>340</u>	<u>1,694</u>
Carrying amount				
At 30 September 2025	<u>7,147</u>	<u>72</u>	<u>17,516</u>	<u>24,735</u>
At 30 September 2024	<u>7,147</u>	<u>72</u>	<u>17,516</u>	<u>24,735</u>

10. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	2,773	2,773
Other creditors	(3,550)	(3,550)
	<u>(777)</u>	<u>(777)</u>

11. Analysis of charitable funds**Unrestricted funds**

	At 1 October 2024	Income	Expenditure	At 30 September 2025
	£	£	£	£
General funds	(7,453)	13,755	(5,680)	622
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>(6,431)</u>	<u>13,755</u>	<u>(5,680)</u>	<u>1,644</u>

	At 1 October 2023	Income	Expenditure	At 30 September 2024
	£	£	£	£
General funds	(3,037)	26,505	(24,240)	(772)
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>(2,015)</u>	<u>26,505</u>	<u>(24,240)</u>	<u>250</u>

Restricted funds

	At 1 October 2024	Income	Expenditure	At 30 September 2025
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	60,740	(51,847)	8,893
Restricted fund 7 - desc in a/cs	38,120	–	–	38,120
	<u>38,120</u>	<u>60,740</u>	<u>(51,847)</u>	<u>47,013</u>

	At 1 October 2023	Income	Expenditure	At 30 September 2024
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	39,145	(45,826)	(6,681)
Restricted fund 7 - desc in a/cs	38,120	–	–	38,120
	<u>38,120</u>	<u>39,145</u>	<u>(45,826)</u>	<u>31,439</u>

12. Analysis of changes in net debt

	At 1 Oct 2024	Cash flows	At 30 Sep 2025
	£	£	£
Cash at bank and in hand	6,177	16,968	23,145

Management Information Year Ended 30 September 2025

The following pages do not form part of the financial statements.

Sandwell African Women Association

Detailed Statement of Financial Activities Year Ended 30 September 2025

	2025	2024
	£	£
Income and endowments		
Donations and legacies		
Members Contributions	7,830	3,725
Donations	5,925	7,130
Smallwood	45,240	45,000
Seven Trent	10,000	–
Baron Davenport's Charity	500	–
The Albert Hunt Trust	3,000	–
ROSA Rise Fund	–	7,000
The Patrick Trust	–	500
The WG Edward Charitable Foundation	–	1,645
The George & Thomas HS Trust	–	150
The Arnold Clark Community Fund	–	500
Souter Charity Trust	2,000	–
	74,495	65,650
Total income	74,495	65,650
Expenditure		
Expenditure on charitable activities		
Wages and salaries	6,983	12,200
Rent	3,680	1,075
Light and heat	1,000	4,680
Other motor/travel costs	–	550
Volunteer Costs	1,750	1,200
General Support Costs	7,639	15,331
Training and Empowerment	2,500	2,350
Hire of Venue	–	1,350
Materials and Resources	–	1,945
Project Management and Monitoring	–	250
Project Management and Publicity	–	1,350
Activities	8,115	1,500
Consultancy and Advice	1,000	1,000
Refreshment and Snacks	575	–
In-Kind Assistance	24,285	25,285
	57,527	70,066
Total expenditure	57,527	70,066
Net income/(expenditure)	16,968	(4,416)

Notes to the Detailed Statement of Financial Activities Year Ended 30 September 2025

	2025	2024
	£	£
Expenditure on charitable activities		
Connecting Homeless Families with Housing: Heart of England		
<i>Activities undertaken directly</i>		
Direct charitable activity 1 - wages/salaries	–	11,200
Direct charitable activity 1 - light & heat	–	1,000
Volunteer expenses	–	850
General Support	4,550	3,080
Training and Empowerment	–	1,000
In-Kind Assistance	24,000	285
	28,550	17,415
Core Funding		
<i>Activities undertaken directly</i>		
Direct charitable activity 2 - wages/salaries	1,463	–
Volunteer Costs	1,080	–
General Support	2,657	–
Training and Empowerment	1,000	–
Activity Costs	3,300	–
Consultancy and Advice	500	–
	10,000	–
Empowering Refugee Women		
<i>Activities undertaken directly</i>		
General Support Costs	117	–
Training and Empowerment	500	–
Activity Costs	815	–
Refreshment and Snacks	75	–
	1,507	–
Core Cost		
<i>Activities undertaken directly</i>		
Wages/salaries	5,520	–
Direct charitable activity 4 - light & heat	1,000	–
Volunteer Costs	670	–
General Support	315	–
Training and Empowerment	1,000	–
In-Kind Assistance	285	–

Sandwell African Women Association

	2025 £	2024 £
Brought forward	8,790	
	8,790	–
Covid-19 Emergency Fund: Heart Of England Community Fund		
<i>Activities undertaken directly</i>		
Activity Costs	3,000	–
General Fund		
<i>Activities undertaken directly</i>		
Rent	3,680	–
Activity Costs	1,000	–
Refreshment and Snacks	500	–
	5,180	–
Core Cost: ROSA/ Rise Fund		
<i>Activities undertaken directly</i>		
Direct charitable activity 10 - other motor/travel costs	–	550
Volunteer Expenses	–	350
General Support	–	7,000
Training and Empowerment	–	850
Hire of Venue	–	1,000
Materials and Resources	–	150
Project Management and Monitoring	–	250
Project Management and Publicity	–	350
Activity Costs	–	1,500
Consultancy and Advice	–	500
In-kind assistance	–	24,000
	–	36,500
Connecting Young People To opportunities: Funded By: The Big Lotto		
<i>Activities undertaken directly</i>		
General Support	–	150
Hire of Venue	–	350
Consultancy and Advice	500	–
	500	500
Women Support Centre Funded By The National Lottery		
<i>Activities undertaken directly</i>		
Materials and Resources	–	1,645
IT Electronic Equipment: The Clothworkers' Fund		
<i>Activities undertaken directly</i>		
Materials and Resources	–	150
Consultancy and Advice	–	500
	–	650
Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust		
<i>Activities undertaken directly</i>		

Sandwell African Women Association

	2025	2024
	£	£
Direct charitable activity 15 - wages/salaries	—	1,000
Direct charitable activity 15 - rent	—	1,075
Direct charitable activity 15 - light & heat	—	3,680
General Running Expenses	—	5,101
Training & Empowerment	—	500
Project Management & Publicity	—	1,000
In-Kind Assistance	—	1,000
	—	13,356
Expenditure on charitable activities		
	57,527	70,066

SANDWELL AFRICAN WOMEN ASSOCIATION

England & Wales - Charity number 1166949

Accounts

Sandwell African Women Association

CHARITY REGISTRATION NUMBER: 1166949

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2024
for**

Sandwell African Women Association

GM ACCOUNTANCY

Chartered Certified Accountants
472A BEARWOOD ROAD
SMETHWICK
WEST MIDLANDS
ENGLAND
B66 4HA

Sandwell African Women Association

Contents of the Financial Statements for the Year Ended 30 September 20124	Page
Trustees' annual report	3
Independent examiner's report to the trustees	12
Statement of financial activities	13
Balance Sheet	14
Notes to the financial statements	16
 The following pages do not form part of the financial statements	
Detailed statement of financial activities	23

Report of the Trustees for the Year Ended 30 September 2024

Introduction

This annual report highlights the key activities, achievements, and challenges faced by the Sandwell African Women's Association (SAWA) during the fiscal year 2023/24. SAWA remains committed to improving the quality of life for African women in the Sandwell community through empowerment programmes, skills development, mental health support, and social inclusion. Our core services for the year included the Drop-in Centre, Sewing & Tailoring Club, Job Club, Mental Health Support, and the Befriending Internet Coffee Club.

The trustees present their report with the financial statements of the charity for the year ended 30 September 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1166949

Date of Registration: 5 May 2016

Principal address:

84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 1 (Mail delivery): C/o 84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 2 (Activities): C/o 1st Floor, 130 Cape Hill, Smethwick, West Midlands, B66 4PH

Landline telephone: 01216490724 Mobile Number: 0739813113

Contact E-mail: info@sawa.org.uk Website: www.sawa.org.uk

Trustees

Miss M M Zozo, Chairperson

Miss M Katanda, Secretary (as
from 11/09/2022)

Ms S K Waludi, Treasurer

Ms M Menga, Advisor

Independent examiner

GM Accountancy, 472A Bearwood Road, Birmingham, West Midlands, B66 4HA

OBJECTIVES AND ACTIVITIES

Since its inception in 2014, SAWA has been providing regular activities for different age groups. For instance, we provide the following activities for young people: Saturday homework club; Multi-sport taster sessions and physical exercise sports including holiday play scheme delivering football, table tennis, badminton, Basketball, Volleyball, art and crafts and leisure or recreational activities. We deliver computer & Internet classes for women over the age of 55; we also facilitate some training for unemployed NEET young people, and many more. We also provide befriending services to isolated older women in our local community. We also provide service on one-to-one basis in relation with benefit checks, job coaching, reading letters, housing support and providing interpretation.

SAWA currently supports over 170 families from the local area and 230 individuals.

The group has 4 main programmes: (1) Advice & Support; (2) Community Development; (3) Health Advocacy and (4) Refugees & Migrants Forum.

Objectives and aims

Drawn from its charitable objects, SAWA has the following key organisational goals:

- To advance education and relieve financial hardship amongst African women and girls who are seeking asylum and those granted refugee status particularly by the provision of legal and other advice.
- To preserve and protect the physical and mental health of African women and girls who have been granted refugee status and their dependants.
- To advance the education and training of African women and girls granted refugee status and their dependants in need thereof so as to advance them in life and assist them to adapt within a new community.
- To advance the education of the public in general about the issues relating to African women refugees and those seeking asylum.
- The provision of facilities for recreation or other leisure time occupation with the object of improving the conditions of life of African women and girls who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances.

SAWA Vision

SAWA's vision is of a vibrant African community thriving and participating in a diverse UK society.

SAWA Mission

SAWA's mission is to support the integration of African women migrants and African women with refugee background in the UK society through the provision of culturally sensitive services.

SAWA Goals and Strategic Plan

1. Provide targeted information to clients and communities
2. Advocacy for the needs of African women immigrants
3. Provision of advice and support services in a culturally sensitive manner
4. Promoting and celebrating diversity and heritage
5. Strategic alliances to promote integration of African women migrants and refugees
6. A leading credible voice on African issues within UK
7. Diversifying and mobilising resources and services

STRUCTURE, GOVERNANCE AND MANAGEMENT

Background

Sandwell African Women Association (SAWA) is a local registered charitable organization (Charity Number: 1166949). It was formed on 01 September 2014 out of a desire to support, restore, empower and bring hope to African refugee women and children affected by wars, sexual violence, sexual exploitation and abuse, survivors of torture and deprived of human rights in their home lands. SAWA provides community support services to most disadvantaged and vulnerable BME migrant women and children living in most deprived wards of Sandwell in West Midlands. The group has 4 main programmes: Advice & Support; Community Development; Health & Wellbeing and Refugees & Migrant Forum.

The organisation runs a number of activities on a regular basis:

1. Drop-in Centre (Advice, support & guidance)
2. Sewing & Tailoring Training Club
3. Job Club

4. Befriending Internet Coffee Club
5. Cookery Club
6. Homework Club & Multi-sports Club.
7. Awareness raising campaigns

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The organisation is a constituted community organization. It is registered with the Charity Commission for England and Wales and is governed by its Constitution adopted on 1st September 2014.

Membership

Full Membership of SAWA is open to all constituted women refugee community organisations in West Midlands that agree to support the aims of SAWA. Associated Membership is open to any female adult who is interested in furthering the work of SAWA. Only Full Members have the right to vote at Annual or Special General Meetings. Each women refugee community organisation constitutes a single member of SAWA and nominates a representative to vote on its behalf at any Annual General Meeting or any other Special General Meetings of the membership, including the election of the Management Committee.

Recruitment and Appointment of Management Committee

The charity trustees for the purposes of charity law are known as members of the Management Committee. Under the requirements of the Constitution the members of the Management Committee are elected to serve for a period of one year and are elected at the Annual General Meeting. The trustees are elected from the women refugee communities that SAWA serves. The Management Committee seeks to ensure that the needs of the women refugee communities are appropriately reflected through the diversity of the trustee body.

New member organisations are sought throughout the network to increase engagement and the diverse candidacy of the Management Committee. To enable an increased pool of experience and skills on the Management Committee, nonvoting advisers, and up to 2 co-opted members, can be invited on to the Management Committee and provide additional skills and experience to assist in steering the organisation.

Use of volunteers

SAWA makes significant use of volunteers to carry out its work. Volunteers are involved in all aspect of the work, including youth work, education, facilities management and finance and administration.

Policies for induction and training

All volunteers receive a systematic and comprehensive induction to the charity and its work, allowing them to develop a good understanding of the requirements of the role and to settle in with confidence. All volunteers are given appropriate opportunities for developing their skills and knowledge to carry out their role effectively.

Organisation Structure

SAWA's Board members are responsible for making decisions on all matters of general concern and importance to the group including deciding on how the funds of the group are to be spent. The full Board met six times during the year (in a space of 2 months before next meeting). Given its wide responsibilities, the Board has a number of committees which meet between full meetings with each dealing with a particular aspect of the organisation's life, as detailed below.

The organisation has a management committee made of up to four trustees mandated by the General Assembly of members. The management committee is made of and appointed for a yearlong:

Sandwell African Women Association

- (1) Chairperson is responsible for compliance with Charity Commission requirements
- (2) Secretary is responsible for day-to-day work of the organisation
- (3) Treasurer is responsible for financial controls
- (4) Advisor is in charge of volunteers' recruitment and selection

Trustees' Responsibilities Statement

The trustees are required under the law applicable to charities in England and Wales to prepare a trustees' report and financial statements for each financial year which give 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 those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 Reports) Regulations 2008 and the provisions of the trust deed. 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.

Reserves Policy

Sandwell African Women Association's policy is to hold sufficient free reserves to cover core expenditure (defined as planned unrestricted expenditure) for three months. This is to allow SAWA to continue some level of operation in the event of a sudden deterioration in its finances and to give a degree of freedom to explore opportunities. To achieve this, we will aim to put £250 per month into reserves from income until that level is achieved.

At 30th September 2024, our free reserves were nearly £8,150 which equate to about six months of planned forward core expenditure. We are comfortable with this level for this year given the continued turbulence in the economy.

2. ACTIVITIES & PROGRAMMES

To achieve its charitable purposes, SAWA runs the following activities or programmes:

(a) Advice & Support (Information, Advice and Guidance on Education, Training and Employment). The organisation provides advice, guidance and counselling in confidence to African refugee women to be able to have access to the widest range of education, health, employment, and cultural opportunities.

We offer advice on:

- English Language Courses (ESOL)
- Rights and Entitlements
- Professional Re-qualification
- Access to further and higher education
- Statutory Financial Support and Charitable Trusts that give educational grants
- We also assist clients who cannot get their children accepted by schools

(b) Community Development Programme

Under this programme, SAWA gives African refugee women, asylum seekers and girls a voice and chance to express themselves and represent the needs and aspirations of their communities.

(c) Health Advocacy Programme

The main area of charitable activity to achieve the above organisational programme is the provision of Volunteer advocacy to help African refugee women and girls to settle and for African women asylum seekers and refugees to access health and social care services. The programme promotes mental health and sexual health services to Sandwell African communities through community-based one-to-one and group sessions and outreach activities.

(d) Refugee and Migrants Forum

This programme gives a voice to African women refugees and asylum seekers to influence decision makers and policy makers through networking with other women groups.

ACHIEVEMENT AND PERFORMANCE (1st October 2023 to 30th September 2024)

CHARITABLE ACTIVITIES

Sandwell African Women's Association (SAWA) has had a fruitful year of community engagement and empowerment. Through a variety of services and activities, we have aimed to uplift, support, and provide a safe space for African women and other marginalized groups within the Sandwell community. This report summarizes the key achievements, challenges, and future goals across the six primary areas of our work:

1. DROP – IN CENTRE

Overview:

The SAWA Drop-in Centre continues to serve as a safe and supportive space for African women. It provides an opportunity for women to seek advice, assistance with various challenges, and a sense of community.

Key Achievements:

- **Visitors:** We had over 500 visits this year, an increase of 15% compared to last year.
- **Services Offered:** We provided help with accessing benefits, housing support, and educational opportunities.
- **Workshops:** Hosted 12 workshops on topics such as personal finance management, legal rights, and health awareness.
- **Partnerships:** Collaborated with local councils and health services to streamline the referral process.

Case Study:

Maria was a regular attendee at our Drop-in Centre, seeking advice on housing. Through our support, she was able to apply for emergency housing and now has a stable living situation. She also participated in our Mental Health Support group, which helped her gain confidence and a positive outlook.

Challenges:

- Increased demand for services stretched our available resources.
- Difficulties in accessing long-term funding impacted service delivery capacity.

2. SEWING & TAILORING CLUB

Overview:

The Sewing & Tailoring Club helps women learn practical skills in a culturally relevant context, empowering them to either generate income or contribute to their households.

Key Achievements:

- **Participants:** 60 women regularly attended sessions, with 10 going on to start small tailoring businesses.

- **Skill Development:** Beginners mastered basic sewing skills, while advanced learners worked on complex garment production and alterations.
- **Cultural Events:** We showcased our work at 3 local events, which increased visibility and sales.
- **Sustainability:** Developed eco-friendly practices by introducing the use of recycled fabrics.

Case Study:

Zara joined the club with no prior experience in sewing. Over the course of 12 months, she not only learned to make her own clothing but also started a small business designing and selling traditional African garments. Zara is now a role model in the community and actively mentors new participants.

Challenges:

- Limited space and equipment resulted in waiting lists for new participants.
- Funding constraints restricted the ability to provide advanced training materials.

3. JOB CLUB

Overview:

The Job Club supports African women in finding employment by offering training, job search support, and skill-building workshops.

Key Achievements:

- **Employment Outcomes:** Assisted 40 women in securing part-time or full-time employment.
- **CV Writing and Interview Preparation:** Delivered 15 tailored workshops, attended by over 80 participants.
- **Partnerships:** Formed new partnerships with local businesses, which resulted in exclusive job placement opportunities for our members.
- **Digital Skills Training:** Introduced a weekly IT skills session, helping women improve their computer literacy for job searches and applications.

Case Study:

Lydia was struggling to find work due to a lack of digital skills. After attending our Job Club workshops, she gained confidence in using computers and applied for an office administration role. Lydia successfully secured the position and now volunteers at the Job Club, helping other women improve their skills.

Challenges:

- A lack of confidence in some participants led to longer support cycles.
- Access to technology remained a barrier for some women.

4. MENTAL HEALTH SUPPORT

Overview:

Our mental health support initiative provided culturally sensitive counselling, group therapy, and well-being workshops, helping women navigate the pressures of migration, family separation, and cultural integration.

Key Achievements:

- **Participants:** Over 120 women received direct support, with 30 engaging in one-on-one counselling.
- **Workshops:** Hosted 8 mental health awareness and stress management workshops.
- **Partnerships:** Worked with local mental health services to provide access to professional counselling where required.

- **Peer Support Groups:** Established 3 support groups, where women could share their experiences and coping strategies in a safe environment.

Case Study:

Fatima came to the association struggling with anxiety and isolation after moving to the UK. Through weekly counseling and participating in group therapy, she built a support network and now regularly attends our events. Her mental health has greatly improved, and she has also completed a mental health first aid course.

Challenges:

- Stigma around mental health issues persisted, reducing engagement from some segments of the community.
- High demand for counselling services exceeded the availability of qualified counsellors.

5. BEFRIENDING INTERNET COFFEE CLUB

Overview:

The Befriending Internet Coffee Club is an online platform that encourages social interaction among African women, helping reduce feelings of isolation and loneliness, especially for those with limited mobility.

Key Achievements:

- **Participants:** 90 women regularly attended virtual sessions, including international members who joined from other African diaspora communities.
- **Themes:** Discussions covered a wide range of topics, from current affairs to personal development, as well as health and wellness.
- **Social Inclusion:** The Club provided an essential social lifeline for women who otherwise had limited opportunities to interact with others.
- **Digital Literacy:** Introduced basic internet skills workshops to improve participation in virtual spaces.

Case Study:

Agnes lives alone and had limited social connections. Through the Coffee Club, she has formed friendships with women from different backgrounds, improving her social life and emotional well-being. She now helps moderate the sessions and organizes events for members to meet in person.

Challenges:

- Some participants struggled with internet access or lacked the necessary digital skills to join consistently.
- Maintaining engagement and attendance proved difficult during peak holiday seasons.

6. SPORTS AND PHYSICAL ACTIVITIES

Our sports and physical activities program aimed to promote health and well-being among women in the community. Activities ranged from yoga and fitness classes to group walks and dance sessions.

Key Achievements:

- **Participation:** Engaged over 120 women in regular physical activities, with 30 women attending weekly classes.
- **Health Impact:** Feedback from participants indicated improved physical fitness and mental well-being.
- **Community Partnerships:** Collaborated with local sports centers and trainers to offer free or discounted classes.

Case Study:

Rose was hesitant to join our fitness programs due to a lack of confidence. After attending several walking group sessions, she became more active and eventually joined our African dance class. Rose now leads the walking group and inspires other women to stay fit and healthy.

Challenges:

- Limited space for indoor activities, especially during winter months.
- Some women expressed cultural barriers or discomfort in participating in mixed-gender physical activity spaces.

Future Goals:

- Secure a dedicated space for women-only physical activities.
- Introduce new activities, such as swimming and cycling, in response to participant feedback.

DIFFICULTIES AND SETBACKS DURING THE YEAR

The cost of living crisis had its impact on our services:

1. For women service users

Over the past few months before the end of our financial year, we asked for qualitative feedback from our service users on how the cost of living crisis was affecting their daily living standards – this is a snapshot of what they said:

Basic essential needs were not being met forcing more women and their families into poverty. As a result of this, demand and destitution was increasing with women and their families not being able to feed or support themselves.

We have found that there was a higher level of desperation amongst women in our community. Women literally could not feed themselves and their children.

2. For the organisation

As soon as the high rise in the cost of living hit the UK in May 2022, Sandwell African Women Association (SAWA) saw donations declining meaning being unable to continue delivering services to expected outcomes at the same time demand increased.

During the year, SAWA worried a lot about the well-being and burn out of staff and volunteers who, having come through the height of the pandemic were now faced with the cost of living crisis demands.

Service users became more and more desperate. They were becoming angry and frustrated and often this was directed at us as trustees/our volunteers and staff as we were the ones that offered them face to face support.

Staff and volunteers were struggling to make ends meet as grant and commissioning contracts, which funded a lot of staff post and volunteers' roles, would not include an uplift anywhere near the rise in inflation. Therefore, with the cost of living rising, there was a risk we would lose team members as they would be looking to raise their wages to meet the costs, where before they have been ready to work voluntarily bridging gaps until funding was secured.

RISK MANAGEMENT

The trustees assess on an annual basis the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. The principal risks faced by the charity are the security of its funding streams and the operational risks from working with young people in areas dealing with sensitive subjects. The trustees mitigate the risk to funding streams by diversifying as much as possible the sources of income. The operational risks are

mitigated by having an effective safeguarding policy to which all staff adhere to. In addition, there is a staff handbook which reflects updated policies and procedures on whistleblowing and staff data handling and protection. Like all charities we have been affected by the on-going Cost of Living Crisis which began towards the end of May 2022 and has continued through the financial year ending 30th Sept 2023, we have managed this by maintaining a reduced level of financial risk in the budget and utilising free reserves to ensure a balanced income and expenditure budget in the financial year 30th Sept 2023.

SAFEGUARDING

The charity trustees take their responsibility in relation to safeguarding seriously and have adopted a Safeguarding policy to protect vulnerable people from abuse and to prevent abuse from happening in the first place.

CONFLICT OF INTEREST

All trustees give of their time freely and no trustee remuneration was paid in the year. The trustees and staff are required to disclose all relevant interests and where necessary withdraw from decisions where a conflict arises. The trustees also confirm that there is an appropriate and approved anti-bribery policy.

INFORMATION ON FUNDRAISING PRACTICES

The charity does not fundraise from the general public, but focuses its activities on specific charitable foundations. Therefore the trustees do not consider that the requirements of the fundraising code to be applicable to the charity.

FUTURE PLANS

SAWA aims to secure additional funding for expanding its programmes, particularly in mental health and digital literacy.

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

As for meeting the costs of the organisation beyond 2024, our organisation will tap in additional funding available from other Trusts and Foundations to be approached in the future as soon as the current trustees' annual report and accounts 2023 are out.

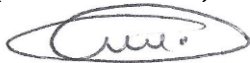
We thank Care Link West Midlands for their continued support as we continue to share their office as well as helping our organisation to continue to grow and develop in becoming a more sustainable social enterprise to support women while using their premises for our office.

Conclusion

The 2023-2024 fiscal year was one of growth, challenges, and important achievements for SAWA. While demand for our services continues to rise, we remain committed to empowering African women through holistic and culturally sensitive support programmes. Moving forward, our priorities include expanding the Mental Health Support programme, increasing capacity in the Job Club, and sourcing additional resources for the Sewing & Tailoring Club.

We extend our heartfelt thanks to our funders, partners, volunteers, and the women we serve for their continued support and collaboration.

This report was approved by the trustees, on and signed on their behalf by: **Mamy Makanzu Zozo**
(Chair of Trustees)



Date: 20/11/2024

Ms. M Makanzu Zozo - Trustee

Independent Examiner's Report to the Trustees of Sandwell African Women Association

Year ended 30 September 2024

I report to the trustees on my examination of the financial statements of SANDWELL AFRICAN WOMEN ASSOCIATION ('the charity') for the year ended 30 September 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do 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.

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



Godfrey Massa (Certified Accountant)
Independent Examiner

472a Bearwood Road
Smethwick
West Midlands
B66 4HA

The notes on pages 16 to 22 form part of these financial statements.

Sandwell African Women Association

**Statement of Financial Activities Year Ended
30 September 2024**

			2024		2023
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	26,505	39,145	65,650	69,032
Total income		<u>26,505</u>	<u>39,145</u>	<u>65,650</u>	<u>69,032</u>
Expenditure					
Expenditure on charitable activities	5,6	24,240	45,826	70,066	63,367
Total expenditure		<u>24,240</u>	<u>45,826</u>	<u>70,066</u>	<u>63,367</u>
Net (expenditure)/income and net movement in funds		<u>2,265</u>	<u>(6,681)</u>	<u>(4,416)</u>	<u>5,665</u>
Reconciliation of funds					
Total funds brought forward		(2,015)	38,120	36,105	30,440
Total funds carried forward		<u>250</u>	<u>31,439</u>	<u>31,689</u>	<u>36,105</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Sandwell African Women Association

Statement of Financial Position Year Ended 30 September 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	9	24,735	21,485
Current assets			
Cash at bank and in hand		6,177	14,397
Creditors: amounts falling due within one year	11	(777)	(223)
Net current assets		<u>6,954</u>	<u>14,620</u>
Total assets less current liabilities		<u>31,689</u>	<u>36,105</u>
Net assets		<u><u>31,689</u></u>	<u><u>36,105</u></u>
Funds of the charity			
Restricted funds		31,439	34,105
Unrestricted funds		250	2,000
Total charity funds	12	<u><u>31,689</u></u>	<u><u>36,105</u></u>

These financial statements were approved by the board of trustees and authorised for issue on **20th November 2024**, and are signed on behalf of the board by:



Ms Mamy Makanzu Zozo,
Trustee

The notes on pages 16 to 22 form part of these financial statements.

Statement of Cashflows Year Ended 30 September 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net (expenditure)/income		(4,416)	5,665
<i>Adjustments for:</i>			
Accrued expenses		—	1,498
<i>Changes in:</i>			
Trade and other debtors		—	8,878
Trade and other creditors		—	(3,950)
Cash generated from operations		(4,416)	12,091
Net cash (used in)/from operating activities		(4,416)	12,091
Cash flows from investing activities			
Purchase of tangible assets		(3,250)	(3,500)
Net cash used in investing activities		(3,250)	(3,500)
Net (decrease)/increase in cash and cash equivalents		(7,666)	8,591
Cash and cash equivalents at beginning of year		13,843	11,663
Cash and cash equivalents at end of year	10	6,177	20,254

The notes on pages 16 to 22 form part of these financial statements.

Notes to the Financial Statements Year Ended 30 September 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 84 HILTON STREET, WEST BROMWICH, WEST MIDLANDS, B70 9TW, UNITED KINGDOM.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, '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

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 or 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.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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, receipt 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. Donated facilities and services are recognised in the accounts when received if the 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 if 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 which cannot be fully recovered, and is classified under 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

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

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

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Members Contributions	3,725	—	3,725
Donations	7,130	—	7,130
Local Giving	—	—	—
Grants			
Smallwood	15,000	30,000	45,000
CB & HH Taylor 1964 Trust	—	—	—
The Hobson Charity Limited	—	—	—
The Albert Hunt Trust	—	—	—
ROSA Rise Fund	—	7,000	7,000
The Patrick Trust	—	500	500
The WG Edward Charitable Foundation	—	1,645	1,645
The George & Thomas HS Trust	150	—	150
The Arnold Clark Community Fund	500	—	500
Heart of England Community Foundation	—	—	—
Souter Charity Trust	—	—	—
	<u>26,505</u>	<u>39,145</u>	<u>65,650</u>

Sandwell African Women Association

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Members Contributions	9,680	—	9,680
Donations	—	—	—
Local Giving	6,500	—	6,500
Grants			
Smallwood	—	19,000	19,000
CB & HH Taylor 1964 Trust	—	1,000	1,000
The Hobson Charity Limited	—	2,000	2,000
The Albert Hunt Trust	—	7,501	7,501
ROSA Rise Fund	—	16,351	16,351
The Patrick Trust	—	—	—
The WG Edward Charitable Foundation	—	—	—
The George & Thomas HS Trust	—	—	—
The Arnold Clark Community Fund	—	—	—
Heart of England Community Foundation	—	5,000	5,000
Souter Charity Trust	—	2,000	2,000
	16,180	52,852	69,032

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Connecting Homeless Families with Housing: Heart of England	14,335	3,080	17,415
Connecting Homeless Families with Housing: Heart of England Comm	—	—	—
Girl Sport Project	—	—	—
Job Skills Job: CB & HH Taylor 1964 Trust	—	—	—
Job Skills Club: The Hobson Charity Limited	—	—	—
Internet Coffee Club: Funded By: People's Health Trust	—	—	—
Refugee Women in Warm Home: Funded By Local Giving	—	—	—
Core Cost: ROSA/ Rise Fund	—	36,500	36,500
Connecting Young People To opportunities: Funded By: The Big Lotto	—	500	500
Women Support Centre Funded By The National Lottery	—	1,645	1,645
IT Electronic Equipment: The Clothworkers Fund	650	—	650
Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust	9,255	4,101	13,356
Support costs	—	—	—
	24,240	45,826	70,066
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Connecting Homeless Families with Housing: Heart of England	—	21,154	21,154
Connecting Homeless Families with Housing: Heart of England Comm	—	5,000	5,000
Girl Sport Project	—	4,000	4,000
Job Skills Job: CB & HH Taylor 1964 Trust	—	1,000	1,000
Job Skills Club: The Hobson Charity Limited	—	2,000	2,000
Internet Coffee Club: Funded By: People's Health Trust	—	5,269	5,269
Refugee Women in Warm Home: Funded By Local Giving	6,500	—	6,500

Sandwell African Women Association

Core Cost: ROSA/ Rise Fund	–	11,996	11,996
Connecting Young People To opportunities: Funded By: The Big Lotto	–	–	–
Women Support Centre Funded By The National Lottery	–	–	–
IT Electronic Equipment: The Clothworkers Fund	–	–	–
Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust	–	–	–
Support costs	–	6,448	6,448
	<u>6,500</u>	<u>56,867</u>	<u>63,367</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2024 £	Total fund 2023 £
Connecting Homeless Families with Housing: Heart of England	17,415	17,415	21,154
Connecting Homeless Families with Housing: Heart of England Comm	–	–	5,000
Girl Sport Project	–	–	4,000
Job Skills Job: CB & HH Taylor 1964 Trust	–	–	1,000
Job Skills Club: The Hobson Charity Limited	–	–	2,000
Internet Coffee Club: Funded By: People's Health Trust	–	–	5,269
Refugee Women in Warm Home: Funded By Local Giving	–	–	6,500
Core Cost: ROSA/ Rise Fund	36,500	36,500	11,996
Connecting Young People To opportunities: Funded By: The Big Lotto	500	500	–
Women Support Centre Funded By The National Lottery	1,645	1,645	–
IT Electronic Equipment: The Clothworkers Fund	650	650	–
Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust	13,356	13,356	–
Governance costs	–	–	6,448
	<u>70,066</u>	<u>70,066</u>	<u>63,367</u>

7. Staff costs

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

8. Trustee remuneration and expenses

9. Tangible fixed assets

	Plant and machinery £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 October 2023	8,429	144	14,606	23,179
Additions	–	–	3,250	3,250
	<u>8,429</u>	<u>144</u>	<u>17,856</u>	<u>26,429</u>

Sandwell African Women Association

Depreciation				
At 1 October 2023 and				
30 September 2024	1,282	72	340	1,694
	<u>1,282</u>	<u>72</u>	<u>340</u>	<u>1,694</u>
Carrying amount				
At 30 September 2024	7,147	72	17,516	24,735
	<u>7,147</u>	<u>72</u>	<u>17,516</u>	<u>24,735</u>
At 30 September 2023	7,147	72	14,266	21,485
	<u>7,147</u>	<u>72</u>	<u>14,266</u>	<u>21,485</u>

10. Cash and cash equivalents

Cash and cash equivalents comprise the following:

	2024	2023
	£	£
Cash at bank and in hand	6,177	14,397
Bank overdrafts	–	(554)
	<u>6,177</u>	<u>13,843</u>
	<u>6,177</u>	<u>13,843</u>

11. Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank loans and overdrafts	–	554
Accruals and deferred income	2,773	2,773
Other creditors	(3,550)	(3,550)
	<u>(777)</u>	<u>(223)</u>
	<u>(777)</u>	<u>(223)</u>

12. Analysis of charitable funds**Unrestricted funds**

	At 1 October 2023	Income	Expenditure	At 30 September 2024
	£	£	£	£
General funds	(3,037)	26,505	(24,240)	(772)
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>(2,015)</u>	<u>26,505</u>	<u>(24,240)</u>	<u>250</u>

	At 1 October 2022	Income	Expenditure	At 30 September 2023
	£	£	£	£
General funds	(8,702)	16,180	(6,500)	978
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>(7,680)</u>	<u>16,180</u>	<u>(6,500)</u>	<u>2,000</u>

Restricted funds

	At 1 October 2023	Income	Expenditure	At 30 September 2024
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	39,145	(45,826)	(6,681)
Restricted fund 7 - desc in a/cs	38,120	–	–	38,120
	<u>38,120</u>	<u>39,145</u>	<u>(45,826)</u>	<u>31,439</u>

	At 1 October 2022	Income	Expenditure	At 30 September 2023
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	52,852	(56,867)	(4,015)
Restricted fund 7 - desc in a/cs	38,120	–	–	38,120
	<u>38,120</u>	<u>52,852</u>	<u>(56,867)</u>	<u>34,105</u>

13. Analysis of changes in net debt

	At 1 Oct 2023	Cash flows	At 30 Sep 2024
	£	£	£
Cash at bank and in hand	14,397	(8,220)	6,177
Bank overdrafts	(554)	554	–
	<u>13,843</u>	<u>(7,666)</u>	<u>6,177</u>

The following pages do not form part of the financial statements.

Sandwell African Women Association

	2024 £	2023 £
Income and endowments		
Donations and legacies		
Members Contributions	3,725	9,680
Donations	7,130	–
Local Giving	–	6,500
Smallwood	45,000	19,000
CB & HH Taylor 1964 Trust	–	1,000
The Hobson Charity Limited	–	2,000
The Albert Hunt Trust	–	7,501
ROSA Rise Fund	7,000	16,351
The Patrick Trust	500	–
The WG Edward Charitable Foundation	1,645	–
The George & Thomas HS Trust	150	–
The Arnold Clark Community Fund	500	–
Heart of England Community Foundation	–	5,000
Souter Charity Trust	–	2,000
	65,650	69,032
Total income	65,650	69,032
Expenditure		
Expenditure on charitable activities		
Wages and salaries	12,200	17,487
Rent	1,075	925
Light and heat	4,680	950
Insurance	–	585
Other motor/travel costs	550	500
Volunteer Costs	1,200	5,269
General Support Costs	15,331	13,100
Training and Empowerment	2,350	3,000
Hie of Venue	1,350	10,868
Materials and Resources	1,945	2,300
Project Management and Monitoring	250	–
Project Management and Publicity	1,350	900
Activities	1,500	3,000
Consultancy and Advice	1,000	–
Refreshment and Snacks	–	483
In-Kind Assistance	25,285	4,000
	70,066	63,367
Total expenditure	70,066	63,367
Net (expenditure)/income	(4,416)	5,665

Sandwell African Women Association

	2024 £	2023 £
Expenditure on charitable activities		
Connecting Homeless Families with Housing: Heart of England		
<i>Activities undertaken directly</i>		
Direct charitable activity 1 - wages/salaries	11,200	3,755
Direct charitable activity 1 - light & heat	1,000	–
Volunteer expenses	850	–
General Support	3,080	5,531
Training and Empowerment	1,000	3,000
Hire of Venue	–	5,868
Materials and Resources	–	2,000
Activities	–	1,000
In-Kind Assistance	285	–
	17,415	21,154
Connecting Homeless Families with Housing: Heart of England Comm		
<i>Activities undertaken directly</i>		
Direct charitable activity 2 - wages/salaries	–	3,885
General Support	–	365
Hire of Venue	–	600
Project Management and Publicity	–	150
	–	5,000
Girl Sport Project		
<i>Activities undertaken directly</i>		
In-Kind Assistance	–	4,000
	–	–
Job Skills Job: CB & HH Taylor 1964 Trust		
<i>Activities undertaken directly</i>		
General Support	–	1,000
	–	–
Job Skills Club: The Hobson Charity Limited		
<i>Activities undertaken directly</i>		
Hire of Venue	–	2,000
	–	–
Internet Coffee Club: Funded By: People's Health Trust		
<i>Activities undertaken directly</i>		
Volunteer Costs	–	5,269
	–	–

Refugee Women in Warm Home: Funded By Local Giving

Activities undertaken directly

wages/salaries	—	1,500
General Running Expenses	—	2,500
Hire of Venue	—	2,000
Marketing & Publicity	—	500
	—	6,500

Core Cost: ROSA/ Rise Fund

Activities undertaken directly

Wages/salaries	—	2,484
Direct charitable activity 10 - rent	—	925
Direct charitable activity 10 - light & heat	—	950
Direct charitable activity 10 - other motor/travel costs	550	500
Volunteer Expenses	350	—
General Support	7,000	3,704
Training and Empowerment	850	—
Hire of Venue	1,000	400
Materials and Resources	150	300
Project Management and Monitoring	250	—
Project Management and Publicity	350	250
Activity Costs	1,500	2,000
Consultancy and Advice	500	—
Refreshment and Snacks	—	483
In-kind assistance	24,000	—
	36,500	11,996

Connecting Young People To opportunities: Funded By: The Big Lotto

Activities undertaken directly

General Support	150	—
Hire of Venue	350	—
	500	—

Women Support Centre Funded By The National Lottery

Activities undertaken directly

Materials and Resources	1,645	—

IT Electronic Equipment: The Clothworkers Fund

Activities undertaken directly

Materials and Resources	150	—
Consultancy and Advice	500	—
	650	—

Befriending Coffee Club: Funded By CB & HH Taylor 1984 Trust

Activities undertaken directly

Direct charitable activity 15 - wages/salaries	1,000	—
Direct charitable activity 15 - rent	1,075	—
Carried forward	2,075	

Sandwell African Women Association

	2024	2023
	£	£
Brought forward	2,075	
Direct charitable activity 15 - light & heat	3,680	—
General Running Expenses	5,101	—
Training & Empowerment	500	—
Project Management & Publicity	1,000	—
In-Kind Assistance	1,000	—
	13,356	—
	-	
Governance costs		
Governance costs - wages/salaries	—	5,863
Governance costs - insurance	—	585
	—	6,448
Expenditure on charitable activities		
	70,066	63,367

SANDWELL AFRICAN WOMEN ASSOCIATION

England & Wales - Charity number 1166949

Accounts

Sandwell African Women Association

CHARITY REGISTRATION NUMBER: 1166949

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2023
for**

Sandwell African Women Association

GM ACCOUNTANCY

Chartered Certified Accountants
472A BEARWOOD ROAD
SMETHWICK
WEST MIDLANDS
ENGLAND
B66 4HA

Contents of the Financial Statements for the Year Ended 30 September 20123	Page
Trustees' annual report	3
Independent examiner's report to the trustees	14
Statement of financial activities	15
Balance Sheet	16
Notes to the financial statements	17
 The following pages do not form part of the financial statements	
Detailed statement of financial activities	26

Report of the Trustees for the Year Ended 30 September 2023

Introduction

The trustees present their report with the financial statements of the charity for the year ended 30 September 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1166949

Date of Registration: 5 May 2016

Principal address:

84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 1 (Mail delivery): C/o 84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 2 (Activities): C/o 1st Floor, 130 Cape Hill, Smethwick, West Midlands, B66 4PH

Landline telephone: 01216490724 Mobile Number: 0739813113

Contact E-mail: info@sawa.org.uk Website: www.sawa.org.uk

Trustees

Miss M M Zozo, Chairperson

Miss M Katanda, Secretary (as from 11/09/2022)

Ms S K Waludi, Treasurer

Ms M Menga, Advisor

Independent examiner

GM Accountancy, 472A Bearwood Road, Birmingham, West Midlands, B66 4HA

OBJECTIVES AND ACTIVITIES

Since its inception in 2014, SAWA has been providing regular activities for different age groups. For instance, we provide the following activities for young people: Saturday homework club; Multi-sport taster sessions and physical exercise sports including holiday play scheme delivering football, table tennis, badminton, Basketball, Volleyball, art and crafts and leisure or recreational activities. We deliver computer & Internet classes for women over the age of 55; we also facilitate some training for unemployed NEET young people, and many more. We also provide befriending services to isolated older women in our local community. We also provide service on one-to-one basis in relation with benefit checks, job coaching, reading letters, housing support and providing interpretation.

SAWA currently supports over 170 families from the local area and 230 individuals.

The group has 4 main programmes: (1) Advice & Support; (2) Community Development; (3) Health Advocacy and (4) Refugees & Migrants Forum.

Objectives and aims

Drawn from its charitable objects, SAWA has the following key organisational goals:

- To advance education and relieve financial hardship amongst African women and girls who are seeking asylum and those granted refugee status particularly by the provision of legal and other advice.
- To preserve and protect the physical and mental health of African women and girls who have been granted refugee status and their dependants.
- To advance the education and training of African women and girls granted refugee status and their dependants in need thereof so as to advance them in life and assist them to adapt within a new community.
- To advance the education of the public in general about the issues relating to African women refugees and those seeking asylum.
- The provision of facilities for recreation or other leisure time occupation with the object of improving the conditions of life of African women and girls who have need of such facilities

by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances.

SAWA Vision

SAWA's vision is of a vibrant African community thriving and participating in a diverse UK society.

SAWA Mission

SAWA's mission is to support the integration of African women migrants and African women with refugee background in the UK society through the provision of culturally sensitive services.

SAWA Goals and Strategic Plan

1. Provide targeted information to clients and communities
2. Advocacy for the needs of African women immigrants
3. Provision of advice and support services in a culturally sensitive manner
4. Promoting and celebrating diversity and heritage
5. Strategic alliances to promote integration of African women migrants and refugees
6. A leading credible voice on African issues within UK
7. Diversifying and mobilising resources and services

STRUCTURE, GOVERNANCE AND MANAGEMENT

Background

Sandwell African Women Association (SAWA) is a local registered charitable organization (Charity Number: 1166949). It was formed on 01 September 2014 out of a desire to support, restore, empower and bring hope to African refugee women and children affected by wars, sexual violence, sexual exploitation and abuse, survivors of torture and deprived of human rights in their home lands. SAWA provides community support services to most disadvantaged and vulnerable BME migrant women and children living in most deprived wards of Sandwell in West Midlands. The group has 4 main programmes: Advice & Support; Community Development; Health & Wellbeing and Refugees & Migrant Forum.

The organisation runs a number of activities on a regular basis:

1. Drop-in Centre (Advice, support & guidance)
2. Sewing & Tailoring Training Club
3. Job Club
4. Befriending Internet Coffee Club
5. Cookery Club
6. Homework Club & Multi-sports Club.
7. Awareness raising campaigns

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The organisation is a constituted community organization. It is registered with the Charity Commission for England and Wales and is governed by its Constitution adopted on 1st September 2014.

Membership

Full Membership of SAWA is open to all constituted women refugee community organisations in West Midlands that agree to support the aims of SAWA. Associated Membership is open to any female adult who is interested in furthering the work of SAWA. Only Full Members have the right to vote at Annual or Special General Meetings. Each women refugee community organisation constitutes a single member of SAWA and nominates a representative to vote on its behalf at any Annual General Meeting or any other Special General Meetings of the membership, including the election of the Management Committee.

Recruitment and Appointment of Management Committee

The charity trustees for the purposes of charity law are known as members of the Management Committee. Under the requirements of the Constitution the members of the Management Committee are elected to serve for a period of one year and are elected at the Annual General Meeting. The trustees are elected from the women refugee communities that SAWA serves. The Management Committee seeks to ensure that the needs of the women refugee communities are appropriately reflected through the diversity of the trustee body.

New member organisations are sought throughout the network to increase engagement and the diverse candidacy of the Management Committee. To enable an increased pool of experience and skills on the Management Committee, nonvoting advisers, and up to 2 co-opted members, can be invited on to the Management Committee and provide additional skills and experience to assist in steering the organisation.

Use of volunteers

SAWA makes significant use of volunteers to carry out its work. Volunteers are involved in all aspect of the work, including youth work, education, facilities management and finance and administration.

Policies for induction and training

All volunteers receive a systematic and comprehensive induction to the charity and its work, allowing them to develop a good understanding of the requirements of the role and to settle in with confidence. All volunteers are given appropriate opportunities for developing their skills and knowledge to carry out their role effectively.

Organisation Structure

SAWA's Board members are responsible for making decisions on all matters of general concern and importance to the group including deciding on how the funds of the group are to be spent. The full Board met six times during the year (in a space of 2 months before next meeting). Given its wide responsibilities, the Board has a number of committees which meet between full meetings with each dealing with a particular aspect of the organisation's life, as detailed below.

The organisation has a management committee made of up to four trustees mandated by the General Assembly of members. The management committee is made of and appointed for a yearlong:

- (1) Chairperson is responsible for compliance with Charity Commission requirements
- (2) Secretary is responsible for day-to-day work of the organisation
- (3) Treasurer is responsible for financial controls
- (4) Advisor is in charge of volunteers' recruitment and selection

Trustees' Responsibilities Statement

The trustees are required under the law applicable to charities in England and Wales to prepare a trustees' report and financial statements for each financial year which give 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 those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 Reports) Regulations 2008 and the provisions of the trust deed. 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.

Reserves Policy

Sandwell African Women Association's policy is to hold sufficient free reserves to cover core expenditure (defined as planned unrestricted expenditure) for three months. This is to allow SAWA to continue some level of operation in the event of a sudden deterioration in its finances and to give a degree of freedom to explore opportunities. To achieve this, we will aim to put £250 per month into reserves from income until that level is achieved.

At 30th September 2023, our free reserves were nearly £13,000 which equate to about six months of planned forward core expenditure. We are comfortable with this level for this year given the continued turbulence in the economy.

2. ACTIVITIES & PROGRAMMES

To achieve its charitable purposes, SAWA runs the following activities or programmes:

(a) Advice & Support (Information, Advice and Guidance on Education, Training and Employment). The organisation provides advice, guidance and counselling in confidence to African refugee women to be able to have access to the widest range of education, health, employment, and cultural opportunities.

We offer advice on:

- English Language Courses (ESOL)
- Rights and Entitlements
- Professional Re-qualification
- Access to further and higher education
- Statutory Financial Support and Charitable Trusts that give educational grants
- We also assist clients who cannot get their children accepted by schools

(b) Community Development Programme

Under this programme, SAWA gives African refugee women, asylum seekers and girls a voice and chance to express themselves and represent the needs and aspirations of their communities.

(c) Health Advocacy Programme

The main area of charitable activity to achieve the above organisational programme is the provision of Volunteer advocacy to help African refugee women and girls to settle and for African women asylum seekers and refugees to access health and social care services. The programme promotes mental health and sexual health services to Sandwell African communities through community-based one-to-one and group sessions and outreach activities.

(d) Refugee and Migrants Forum

This programme gives a voice to African women refugees and asylum seekers to influence decision makers and policy makers through networking with other women groups.

ACHIEVEMENT AND PERFORMANCE (1st October 2022 to 30th September 2023)

CHARITABLE ACTIVITIES

During the year under review, Sandwell African Women Association (SAWA) carried out a calendar of events under each of its main programmes as described below:

1. ADVICE & SUPPORT PROGRAMME

When people are given the right to remain in the UK, they have just 28 days to find ways of meeting all their basic needs, like a secure place to live and a source of income. As a result, many find themselves homeless and destitute. It is incredibly stressful for them:

57% of refugee women end up sleeping rough or in a hostel or night shelter when they leave asylum accommodation

86% of refugees were homeless when they came to our service

At Sandwell African Women Association (SAWA), we support women who have fled persecution including rape, gender-based violence, domestic violence, forced marriage, female-genital mutilation, sexual violence, torture and trafficking to rebuild their lives on their own terms. Every woman who has had to flee their home for their safety deserves a chance to live, and to thrive, again. No matter who she is or how she got here.

During 2022/2023, SAWA supported a network of over **100** refugee and asylum-seeking women to build their confidence and skills, and develop friendships in a welcoming and supportive space, both in-person and online:

1. a. Advice and support

During 2022/2023, our Refugee Women Advice Service provided support from the moment women were granted refugee status. We provided interpreters for those with low levels of English. We provided information on any interim welfare support they might have been entitled to and helped them to open a bank account:

1. b. Finding a home

Accommodation is a pressing concern for the refugee and asylum-seeking women in our network.

Many have been accommodated in hotels, including mothers with their children. Many women experience gender-specific harms in hotel accommodation. There is no women-only accommodation for single women, and women we work with have told us they feel uncomfortable in mixed-gender accommodation, because of their previous experiences of gender-based violence. There have also been reports of women experiencing sexual harassment and threats in their hotel accommodation.

"My name is Lillian. In 2022 I fled D R Congo to escape the violent and oppressive rule of the M23. I travelled to the UK with my daughter. Our journey was terrifying. But all I could think about was getting her somewhere safe. Ever since then we have been living in limbo. We miss our home so much. But that home no longer exists. I'd hoped we'd be welcomed here. That I'd left fear behind. But this room is not a home. And being alive is not the same as being safe."

Finding somewhere to live was one of the biggest challenges refugee women faced. In a survey, commissioned by The Guardian, none of the people surveyed had found secure accommodation by the time they were evicted and 57% ended up sleeping rough or in a hostel or night shelter. We provided a range of support from help to apply for one off Home Office loans to accommodation via our private rented scheme.

99% of the refugee women we worked with in 2022/2023 found housing solutions.

A private rental was the only option for many single refugee women who were not viewed as priorities for housing by local authorities. But finding a deposit and rent in advance for landlords was beyond the reach of most. Many faced homelessness and destitution. We acted to prevent this.

We offered advice and assistance with finding accommodation, accessing housing benefit and applying for loans or grants to help with rent deposits.

For refugee women that could not afford to pay a deposit, we could offer landlords a deposit bond on their behalf thanks to the assistance from The Smallwood Trust.

Our advice and support activities ran during the whole year and aimed to create a sense of community where women could grow together, explore their creativity, and begin to heal.

1. c. Support services

- 7 unaccompanied children were supported to access education in 2022.
- 29 children attended our social activities in 2023, including a weekly social evening every Thursday, where they enjoyed drawing, poetry, music and live cooking.

❖ Success stories

"I did not know what to do before I came here, but now I know my options and have a roof over my head again",
said Zahra, 47 (service user).

"You helped me to find the purpose, direction and vision in life again and you are helping me to achieve it - I am forever grateful." Young girl, 21 (service user)

2. COMMUNITY DEVELOPMENT PROGRAMME

2.1. Helping refugees to rebuild lives

During the year of this report, we have been able to support **87** women and girls under this programme. We supported refugee women from the moment they were given the right to remain in the UK by the Home Office – from crisis support for those at risk of homelessness, to accessing health care and finding a job.

The challenges facing women seeking asylum in the UK don't end when they are granted refugee status. For many, this marks the beginning of a new crisis. They are given just 28 days to secure an income and find a place to live before they are evicted from the accommodation in which the government has placed them. This is a huge barrier many must overcome before they can begin rebuilding their lives – securing an income, and becoming integrated into their communities.

In 2022/2023, **48** referrals were made to Sandwell African Women Association (SAWA). These were post-status refugee women who got just 28 days to find a home and income – or become homeless and destitute

We were there for them at that critical time and beyond. We provided crisis support and helped to secure accommodation. And we ensured other basic needs were met by helping them access health services to improve their physical and mental health. We also helped them to understand the UK health service and so they could get the care they were entitled to.

To enable refugee women to achieve long-term confidence and independence, we provided training to improve their English and other vocational skills or build on existing qualifications. And we supported them into employment that could sustain them and enable them to thrive.

- 42 women received our crisis advice and support in 2022/23
- 49 women were supported through our Health Access for Refugees programme
- 61 women received employment support

❖ **What service users have said...**

- **English**

“When I arrived in this country I could not understand English, and now after joining the English class at SAWA I am able to speak English in front of people, even in public.”

- **Drama**

“Drama helps me to understand my potential and what I can accomplish. I feel empowered mentally, socially and physically.”

- **Zumba**

“Zumba dance has helped me mentally because it is about being physically active [and] listening to the music to guide your body.”

- **Creative activities**

“First, I met new friends. I learnt how to knit again. I made something I'm happy with. I forget my stress when I knit.”

- **Campaigning activities**

“The [Support Not Removal Campaign] made me feel supported when I was unjustly separated with my two children on charges of neglect used to punish, especially single-mother families. I draw my strength and feel encouraged to face my challenges and take care of others in the same situation.”

- **Digital inclusion**

“When I first came here at the Befriending Internet Coffee Club, I didn't know anything! Now I know I can do things. I enjoyed seeing people happy, smiling and learning!”

2.2 Supporting refugee women and girls into employment

Sandwell African Women Association has over 9 years' experience in providing employment support to refugee women and girls to restart their careers and rebuild their lives in the UK.

Refugee women face huge challenges in getting a job. Some fled war-torn countries before they completed their education. Others are highly skilled professionals who are struggling to have their qualifications recognised in the UK. They all have so much to contribute but need a helping hand to understand the systems and working culture in the UK and become financially independent.

Our team of volunteer employment advisers understand the barriers to working in the UK. During the year, we worked closely with refugee women to develop an achievable plan to get back to work. We offered employment-preparation workshops; help with CVs and interview techniques. We provided work experience opportunities and ultimately supported service users for as long as they needed us to find a job that was right for them.

❖ In 2022/23

- 19 women found paid employment with our support
- 61 refugees benefitted from employment training

We recognise that everyone is an individual with different aspirations and challenges. We worked closely with employers such as the NHS, Huntercombe Hospital Stafford and British Care to identify the right candidates and fully support them in their chosen career.

The project consisted of one-to-one employability support culminating in a tailored four-day intensive course covering interview skills, employer expectations, customer service skills, workplace culture and specific training about a specific employer as a case study. There was a guaranteed interview to become a particular selected employer chosen as case study at the end of the course.

Alongside this we ran training and awareness-raising sessions for work in the UK which covered topics such as the complexities of the asylum process, overcoming language and communication barriers and cultural issues. This ensured that perspective refugee job seekers were fully equipped and given all necessary information expected from them as employees by employers.

- nearly 60% of all the candidates that have gone through the NHS programme for example have remained employed at NHS
- 61 refugee women received employment training in 2022/23
- 21 candidates were successful and are now working as NHS employees

❖ Empowerment activities

Women seek safety in the UK having survived extreme violence and dangerous journeys, only to find new challenges when they arrive here. The asylum process often subjects vulnerable women to the 3 D's: disbelief, detention and destitution. Women's stories are too often silenced or denied. And if women are denied asylum in the UK, they can be re-traumatised through indefinite detention. Or, they may be made destitute, with no access to any housing or financial support.

To make change, women's voices need to be heard. Through our programme of empowerment activities, we have supported a network of over **100** refugee and asylum-seeking women to develop their confidence and skills. A woman who joined our network would find a welcoming and supportive space in which she could meet other women and begin to rebuild her life, whether that was through speaking her first words of English or leading campaigns for a more just asylum process.

Through our creative and educational activities such as English lessons, drama, dance, befriending coffee club, sport and physical exercise sport, cookery club, sewing & tailoring club and more, we supported women to build their confidence and skills. Our warm and welcoming space helped to combat the isolation faced by women seeking safety and created pathways for women to rebuild their lives on their own terms.

• Genevieve's story, 33

"When I arrived in the UK after fleeing war, I was terrified and completely alone. I had seen so much. Felt so much fear. I was broken. But, no matter how many times I told my truths as part of my application for refugee protection, no one in the UK believed me. For years, the questions kept coming. I was made to feel like I'd done something wrong. My nightmares got worse. But then I discovered the charity Sandwell African Women Association (SAWA). Through their community of sisterhood and solidarity, I improved my English. I learned how to better advocate for myself. I made friends. My application still hasn't been approved, and the interrogations haven't stopped. But at least I am no longer alone."

With the help of some amazing volunteers, we also ran weekly creative workshops. These included sessions where children played musical instruments and sing together, honed their artistic skills and tried their hands at drama.

Many of the children we supported have endured appalling horrors. They have seen their homes destroyed, loved ones killed, been tortured or trafficked. They have taken long, terrifying journeys to reach safety:

- 36 unaccompanied children were supported in 2022/23

We were there for them. We provided non-specialist (signpost) asylum and welfare support, helped trafficked children and those whose age has been disputed. We offered mental health therapy to help the children come to terms with their experiences.

We also helped them with issues such as their care arrangements, education, health issues and other concerns. Or we could simply be someone to talk to when there was no one else to turn to.

❖ **In 2022/23:**

- 12 young girls whose age was disputed got help with their claim
- 5 children who had been trafficked were helped to rebuild their lives
- 36 children attend our youth development activities

❖ **Children's stories**

"SAWA has helped me so much. I pray that my mother is alive and that one day I can tell her that SAWA has been my mother while I've been away. It has been my shelter." Refugee child Smethwick

❖ **Youth Development Project**

Our Youth Development Project helped newly arrived young asylum seekers learn to cope with the many and varied challenges they face. We ran classes and social activities to help them to begin or continue their education, develop social skills, build self-confidence and start to trust again.

Learning with peers, joining group workshops and engaging in social activities helped young people to make friends, reduce their sense of isolation, and feel supported and hopeful for the future.

Education classes bring stability and structure to the children's lives as well as help them learn about life in the UK. We provided English as a Second Language and maths classes to improve their skills and confidence as they waited for places in mainstream education.

In 2022/23, we delivered **96** ESOL classes and **52** Maths classes both remotely and face-to-face. A total of 36 children attended these classes, which helped to boost their skills and confidence before entering mainstream education.

"I have so many things to say but I can't. I never expected to have the support from SAWA when its office was nearly to close due to the high rise in the cost-of-living crisis. Then SAWA called me, we started classes end of June 2022 and I have learned English, Maths, Science Monday and Wednesday [social and cultural] activities and multi-sport. My social worker told me that my English is so good and I tell them [it] is because of SAWA. I am grateful for everything SAWA did and you saved my life. I did drawings after school and volunteer teachers supported me with Maths and English and now social worker took my drawings in the competition and I came second and they will give me £20". 17-year-old girl, from D R Congo.

3. **HEALTH ADVOCACY PROGRAMME**

❖ **Women Survivors**

Women who have been forced to flee war and persecution, as well as domestic, sexual and other forms of gender-based violence, can experience acute anxiety, stress and psychological turmoil. They need specialist mental health support that responds to both their cultural and individual circumstances.

In 2022/23, we helped women to cope with abuse and reduce feelings of social isolation. We did this by bringing them together to share their experiences, build meaningful relationships and normalise their past traumatic experiences.

By contextualising their experiences, the women began to process their feelings of guilt and regret and understood that what they had experienced was not their fault. As a result, they began to recognise that they were survivors of adversity. We helped them harness this strength to build safer, happier lives in the UK.:

- Among the **98** women who were supported in 2022/23 in the Black Country and Birmingham alone:
 - a) 15 experienced sexual abuse
 - b) 27 experienced domestic violence
 - c) 10 had been trafficked
 - d) 22 had survived torture
 - e) 5 had experienced female genital mutilation

❖ **Helping refugee women to make sense of their past**

Our support starts with an initial assessment. Our support workers map each woman's basic needs and check their physical and mental safety, focusing on preventing harm and relieving distress. This allows each woman to feel heard, to be assured about confidentiality, and to start building trust.

In 2022/23, we provided weekly individual face-to-face counselling and therapy sessions. We also provided telephone support if women seeking asylum were dispersed to other parts of the country. Sessions included psychological support, listening to their full stories and discussing their rights with practical next steps.

In Birmingham and sandwell, SAWA worked with psychosocial groups such as Ladywood Community Mental Health Team, Swanswell which offered a safe space to share similar experiences. While there, the women were given information, social support, coping mechanisms and tips to stay safe. Groups focus on creative activities, writing and English conversations were equally provided.

“When I went to SAWA, they took me in and started counselling. I was so down, so depressed, so stressed, so frustrated. I couldn't do anything for myself. I couldn't speak. I couldn't laugh the way I'm laughing now. Over time I opened up and started to speak out and build my confidence.” (A refugee woman we supported).

Life for any new mother can be lonely. But for refugee women in an unfamiliar country with no other family or support network, it can be especially isolating. Our Sandwell-based befriending group brought women with shared experiences together to socialise. Children played together, and we held birthday parties held for every child. Facilitated by an external clinical psychologist, women could use the time to talk through any worries in a safe and welcoming environment.

“[The Befriending group] has been very, very helpful. It is a good group and it has changed my life. I hope this group goes on to help more and more women.” (Befriending group participant)

4. REFUGEE AND MIGRANTS FORUM CAMPAIGN

When women tell their own stories, they can change minds and build understanding about what it means to seek safety in the UK.

❖ **Support Not Removal Campaign**

To challenge the increase in the number of children being taken in adoption to punish low-income women, who were increasingly losing their children due to poverty especially among women of colour and refugees, in 2022/23, we supported refugee and asylum-seeking women to speak to the media, to parliamentarians, at events and through the arts.

There was a rise in the number of children separated from their parents by mainstream statutory service providers and commissioners, which our organisation called *“the unjust separation of children from their mothers”*. The aim of the campaign was to request that charges of neglect used to punish, especially single-mother families be revisited so to tailor services that better support BME women in need of support rather than removing children from them.

Working alongside refugee and asylum-seeking women in our network, we published findings on the experiences of refugee women; worked with policy makers to make the case for a fairer adoption process; and creatively campaign to make change.

Sandwell African Women Association (SAWA) campaigned for a fair and compassionate adoption system, in which all struggling low-income women and single-mother families who are unjustly separated from their children can rebuild their lives in safety.

We worked alongside refugee and asylum-seeking women to campaign for the changes they wanted to see to build a fairer world.

Over the last 9 years we have seen real changes as a result of this work:

- refugee women speaking out and telling their own stories to the media and parliamentarians, at events and through the arts;
- building a movement of caring and compassionate people;
- and through securing policy change and improvements which pave the way for more radical change.

"Now I feel that I am not just a number but a valued person who can contribute and share my experience with wide audiences to increase understanding about the experiences of refugees." (A woman service user)

DIFFICULTIES AND SETBACKS DURING THE YEAR

The cost of living crisis had its impact on our services:

1. For women service users

Over the past few months before the end of our financial year, we asked for qualitative feedback from our service users on how the cost of living crisis was affecting their daily living standards – this is a snapshot of what they said:

Basic essential needs were not being met forcing more women and their families into poverty. As a result of this, demand and destitution was increasing with women and their families not being able to feed or support themselves.

We have found that there was a higher level of desperation amongst women in our community. Women literally could not feed themselves and their children.

2. For the organisation

As soon as the high rise in the cost of living hit the UK in May 2022, Sandwell African Women Association (SAWA) saw donations declining meaning being unable to continue delivering services to expected outcomes at the same time demand increased.

During the year, SAWA worried a lot about the well-being and burn out of staff and volunteers who, having come through the height of the pandemic were now faced with the cost of living crisis demands.

Service users became more and more desperate. They were becoming angry and frustrated and often this was directed at us as trustees/our volunteers and staff as we were the ones that offered them face to face support.

Staff and volunteers were struggling to make ends meet as grant and commissioning contracts, which funded a lot of staff post and volunteers' roles, would not include an uplift anywhere near the rise in inflation. Therefore, with the cost of living rising, there was a risk we would lose team members as they would be looking to raise their wages to meet the costs, where before they have been ready to work voluntarily bridging gaps until funding was secured.

RISK MANAGEMENT

The trustees assess on an annual basis the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. The principal risks faced by the charity are the security of its funding streams and the operational risks from working with young people in areas dealing with sensitive subjects. The trustees mitigate the risk to funding streams by diversifying as much as possible the sources of income. The operational risks are mitigated by having an effective safeguarding policy to which all staff adhere to. In addition, there is a staff handbook which reflects updated policies and procedures on whistleblowing and staff data handling and protection. Like all charities we have been affected by the on-going Cost of Living Crisis which began towards the end of May 2022 and has continued through the financial year ending 30th Sept 2023, we have managed this by maintaining a reduced level of financial risk in the budget and utilising free reserves to ensure a balanced income and expenditure budget in the financial year 30th Sept 2023.

SAFEGUARDING

The charity trustees take their responsibility in relation to safeguarding seriously and have adopted a Safeguarding policy to protect vulnerable people from abuse and to prevent abuse from happening in the first place.

CONFLICT OF INTEREST

All trustees give of their time freely and no trustee remuneration was paid in the year. The trustees and staff are required to disclose all relevant interests and where necessary withdraw from decisions where a conflict arises. The trustees also confirm that there is an appropriate and approved anti-bribery policy.

INFORMATION ON FUNDRAISING PRACTICES

The charity does not fundraise from the general public, but focuses its activities on specific charitable foundations. Therefore the trustees do not consider that the requirements of the fundraising code to be applicable to the charity.

FUTURE PLANS

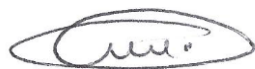
After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

As for meeting the costs of the organisation beyond 2023, our organisation will tap in additional funding available from other Trusts and Foundations to be approached in the future as soon as the current trustees' annual report and accounts 2023 are out.

We thank Care Link West Midlands for their continued support as we continue to share their office as well as helping our organisation to continue to grow and develop in becoming a more sustainable social enterprise to support women while using their premises for our office.

This report was approved by the trustees, on and signed on their behalf by: **Mamy Makanzu Zozo**
(Chair of Trustees)

Date: 20/11/2023



Ms. M Makanzu Zozo - Trustee

**Independent Examiner's Report to the Trustees of Sandwell African Women Association
Year ended 30 September 2023**

I report to the charity trustees on my examination of the accounts of SANDWELL AFRICAN WOMEN ASSOCIATION (the Trust) for the year ended 30 September 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

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



Godfrey Massa
Certified Accountant
GM Accountancy
472a
Bearwood Road
Smethwick
West Midlands
B66 4HA

Date: 20/11/2023

Statement of Financial Activities for the Year Ended 30 September 2023

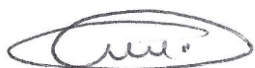
		Unrestricted funds	Restricted funds	30.9.23 Total funds	30.9.22 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies		9,680	59,352	69,032	83,028
Other trading activities	2	-	-	-	6,180
Total		<u>9,680</u>	<u>59,352</u>	<u>69,032</u>	<u>89,208</u>
EXPENDITURE ON					
Charitable activities					
Befriending BME Women and Covid 19 Emerg. Fund		-	-	-	12,157
BME Women Hardship Support Fund		-	-	-	10,650
Women In Crisis Support		-	-	-	334
General Charity Management		8,680	-	8,680	27,543
Covid 19 Response		-	-	-	862
Core Cost		-	24,562	24,562	8,419
Community Art Project		-	-	-	844
Women's Job Club		-	-	-	1,323
Girls Exploitation Campaign		-	4,185	4,185	3,010
Toy Project		-	-	-	7,498
Fuel Poverty Project		-	-	-	5,000
Fiscal Sponsorship Africa		-	-	-	3,000
Toxic Relationship Campaign		-	1,379	1,379	3,621
Job Club for NEET YP		-	1,144	1,144	5,986
Together for our planet		-	-	-	500
Sports and Physical Activities		-	-	-	1,000
Organisation DNA Diagnostic		-	-	-	13,565
Tracking Holiday Hunger		-	-	-	2,500
Job Skills Training		-	5,917	5,917	83
Refugee Women in Warm Home		-	6,500	6,500	-
Connecting Homeless Families With Housing		-	5,000	5,000	-
Uplift Grant		-	4,000	4,000	-
Trade Opportunities For Windows		-	2,000	2,000	-
Total		<u>8,680</u>	<u>54,687</u>	<u>63,367</u>	<u>107,895</u>
NET INCOME/(EXPENDITURE)		1,000	4,665	5,665	(18,687)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,000	29,440	30,440	52,546
TOTAL FUNDS CARRIED FORWARD		<u>2,000</u>	<u>34,105</u>	<u>36,105</u>	<u>33,859</u>

The notes form part of these financial statements

Balance Sheet 30 September 2023

	Notes	Unrestricted funds £	Restricted funds £	30.9.23 Total funds £	30.9.22 Total funds £
FIXED ASSETS					
Tangible assets	5	2,000	19,485	21,485	20,660
CURRENT ASSETS					
Cash at bank and in hand		-	14,621	14,621	13,200
CREDITORS					
Amounts falling due within one year	6	-	(1)	(1)	(1)
NET CURRENT ASSETS		<u>-</u>	<u>14,620</u>	<u>14,620</u>	<u>13,199</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,000</u>	<u>34,105</u>	<u>36,105</u>	<u>33,859</u>
NET ASSETS		<u><u>2,000</u></u>	<u><u>34,105</u></u>	<u><u>36,105</u></u>	<u><u>33,859</u></u>
FUNDS	8				
Unrestricted funds				2,000	1,000
Restricted funds				<u>34,105</u>	<u>32,859</u>
TOTAL FUNDS				<u><u>36,105</u></u>	<u><u>33,859</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on **20/11/2023** and were signed on its behalf by:



.....
M Makanzu - Trustee

Notes to the Financial Statements for the Year Ended 30 September 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. OTHER TRADING ACTIVITIES

	30.9.23	30.9.22
	£	£
Shop income	<u>-</u>	<u>6,180</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2023 nor for the year ended 30 September 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2023 nor for the year ended 30 September 2022.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	8,500	74,528	83,028
Other trading activities	<u>6,180</u>	<u>-</u>	<u>6,180</u>
Total	<u>14,680</u>	<u>74,528</u>	<u>89,208</u>

EXPENDITURE ON

Charitable activities

Befriending BME Women and Covid 19

Emerg. Fund	-	12,157	12,157
BME Women Hardship Support Fund	-	10,650	10,650
Women In Crisis Support	-	334	334
General Charity Management	8,680	18,863	27,543
Covid 19 Response	-	862	862
Core Cost	5,000	3,419	8,419
Community Art Project	-	844	844
Women's Job Club	-	1,323	1,323
Girls Exploitation Campaign	-	3,010	3,010
Toy Project	-	7,498	7,498
Fuel Poverty Project	-	5,000	5,000
Fiscal Sponsorship Africa	-	3,000	3,000
Toxic Relationship Campaign	-	3,621	3,621
Job Club for NEET YP	-	5,986	5,986
Together for our planet	-	500	500
Sports and Physical Activities	-	1,000	1,000
Organisation DNA Diagnostic	-	13,565	13,565
Tracking Holiday Hunger	-	2,500	2,500
Job Skills Training	<u>-</u>	<u>83</u>	<u>83</u>

Total	<u>13,680</u>	<u>94,215</u>	<u>107,895</u>
--------------	---------------	---------------	----------------

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	1,000	(19,687)	(18,687)
RECONCILIATION OF FUNDS			
Total funds brought forward	-	52,546	52,546
TOTAL FUNDS CARRIED FORWARD	<u>1,000</u>	<u>32,859</u>	<u>33,859</u>

5. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 October 2022	7,147	72	13,266	20,485
Additions	<u>-</u>	<u>-</u>	<u>1,000</u>	<u>1,000</u>
At 30 September 2023	<u>7,147</u>	<u>72</u>	<u>14,266</u>	<u>21,485</u>
NET BOOK VALUE				
At 30 September 2023	<u>7,147</u>	<u>72</u>	<u>14,266</u>	<u>21,485</u>
At 30 September 2022	<u>7,147</u>	<u>72</u>	<u>13,266</u>	<u>20,485</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.23 £	30.9.22 £
Bank loans and overdrafts (see note 7)	<u>1</u>	<u>1</u>

7. LOANS

An analysis of the maturity of loans is given below:

	30.9.23 £	30.9.22 £
Amounts falling due within one year on demand:		
Bank overdrafts	<u>1</u>	<u>1</u>

8. MOVEMENT IN FUNDS

	At 1.10.22 £	Net movement in funds £	At 30.9.23 £
Unrestricted funds			
General fund	1,000	1,000	2,000
Restricted funds			
General Fund	17,988	-	17,988
Rosa- UK Fund For Women	7,457	-	7,457
Smallwood	-	9,333	9,333
The William Dudley Trust	(1)	-	(1)
The Smallwood Trust	975	-	975
The Michael Marsh Charitable Trust	(3,419)	-	(3,419)
National Lottery Community Fund	1,000	-	1,000
The Souter Charitable Trust	1,379	(5,564)	(4,185)
The Hilden Charitable Trust	1,144	(1,144)	-
The Allan Edward Higgis Charity	2,917	(2,917)	-
The Albert Hunt Trust	-	1,544	1,544
ROSA Rise Fund	-	3,413	3,413
	<u>29,440</u>	<u>4,665</u>	<u>34,105</u>
TOTAL FUNDS	<u>30,440</u>	<u>5,665</u>	<u>36,105</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	9,680	(8,680)	1,000
Restricted funds			
Local Giving	6,500	(6,500)	-
Smallwood	19,000	(9,667)	9,333
Heart of England Community Fund	5,000	(5,000)	-
The Souter Charitable Trust	2,000	(7,564)	(5,564)
The Hilden Charitable Trust	-	(1,144)	(1,144)
The Allan Edward Higgs Charity	-	(2,917)	(2,917)
CB & HH Taylor 1964 Trust	1,000	(1,000)	-
The Hobson Charity Limited	2,000	(2,000)	-
The Albert Hunt Trust	7,501	(5,957)	1,544
ROSA Rise Fund	<u>16,351</u>	<u>(12,938)</u>	<u>3,413</u>
	<u>59,352</u>	<u>(54,687)</u>	<u>4,665</u>
TOTAL FUNDS	<u><u>69,032</u></u>	<u><u>(63,367)</u></u>	<u><u>5,665</u></u>

Comparatives for movement in funds

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	-	1,000	1,000
Restricted funds			
General Fund	36,851	(18,863)	17,988
Rosa- UK Fund For Women	3,272	4,185	7,457
The 29th May 1961 Charitable Fund	10	(10)	-
The William Dudley Trust	(1)	-	(1)
The Smallwood Trust	5,632	(4,657)	975
Women Resource Centre	3,419	-	3,419
The Michael Marsh Charitable Trust	1,323	(4,742)	(3,419)
The Casey Trust	844	(844)	-
Pink Ribbon	862	(862)	-
The William Cadbury Charity Trust	334	(334)	-
National Lottery Community Fund	-	1,000	1,000
The Souter Charitable Trust	-	1,379	1,379
The Hilden Charitable Trust	-	1,144	1,144
The Allan Edward Higgs Charity	-	2,917	2,917
	<u>52,546</u>	<u>(19,687)</u>	<u>32,859</u>
TOTAL FUNDS	<u><u>52,546</u></u>	<u><u>(18,687)</u></u>	<u><u>33,859</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	9,680	(8,680)	1,000
The Garfield Weston Foundation	<u>5,000</u>	<u>(5,000)</u>	<u>-</u>
	14,680	(13,680)	1,000
Restricted funds			
General Fund	-	(18,863)	(18,863)
The Grimmit Trust	1,000	(1,000)	-
Rosa- UK Fund For Women	17,750	(13,565)	4,185
The 29th May 1961 Charitable Fund	-	(10)	(10)
The Smallwood Trust	20,280	(24,937)	(4,657)
The Michael Marsh Charitable Trust	-	(4,742)	(4,742)
The Casey Trust	-	(844)	(844)
Pink Ribbon	-	(862)	(862)
The William Cadbury Charity Trust	-	(334)	(334)
The 29th May 1961 Charitable Trust	-	-	-
National Lottery Community Fund	3,000	(3,000)	-
Local Giving	8,498	(7,498)	1,000
The Souter Charitable Trust	7,500	(7,500)	-
The Souter Charitable Trust	8,000	(6,621)	1,379
The Hilden Charitable Trust	5,000	(3,856)	1,144
Local Giving/ Magic Little	500	(500)	-
The Allan Edward Higgs Charity	<u>3,000</u>	<u>(83)</u>	<u>2,917</u>
	<u>74,528</u>	<u>(94,215)</u>	<u>(19,687)</u>
TOTAL FUNDS	<u><u>89,208</u></u>	<u><u>(107,895)</u></u>	<u><u>(18,687)</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.21 £	Net movement in funds £	At 30.9.23 £
Unrestricted funds			
General fund	-	2,000	2,000
Restricted funds			
General Fund	36,851	(18,863)	17,988
Rosa- UK Fund For Women	3,272	4,185	7,457
The 29th May 1961 Charitable Fund	10	(10)	-
Smallwood	-	9,333	9,333
The William Dudley Trust	(1)	-	(1)
The Smallwood Trust	5,632	(4,657)	975
The Michael Marsh Charitable Trust	1,323	(4,742)	(3,419)
The Casey Trust	844	(844)	-
Pink Ribbon	862	(862)	-
The william Cadbury Charity Trust	334	(334)	-
National Lottery Community Fund	-	1,000	1,000
The Souter Charitable Trust	-	(4,185)	(4,185)
The Albert Hunt Trust	-	1,544	1,544
ROSA Rise Fund	-	3,413	3,413
	<u>49,127</u>	<u>(15,022)</u>	<u>34,105</u>
TOTAL FUNDS	<u><u>52,546</u></u>	<u><u>(13,022)</u></u>	<u><u>39,524</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	19,360	(17,360)	2,000
The Garfield Weston Foundation	<u>5,000</u>	<u>(5,000)</u>	<u>-</u>
	24,360	(22,360)	2,000
Restricted funds			
General Fund	-	(18,863)	(18,863)
The Grimmit Trust	1,000	(1,000)	-
Rosa- UK Fund For Women	17,750	(13,565)	4,185
The 29th May 1961 Charitable Fund	-	(10)	(10)
Local Giving	6,500	(6,500)	-
Smallwood	19,000	(9,667)	9,333
Heart of England Community Fund	5,000	(5,000)	-
The Smallwood Trust	20,280	(24,937)	(4,657)
The Michael Marsh Charitable Trust	-	(4,742)	(4,742)
The Casey Trust	-	(844)	(844)
Pink Ribbon	-	(862)	(862)
The William Cadbury Charity Trust	-	(334)	(334)
The 29th May 1961 Charitable Trust	3,000	(3,000)	-
National Lottery Community Fund	8,498	(7,498)	1,000
Local Giving	7,500	(7,500)	-
The Souter Charitable Trust	10,000	(14,185)	(4,185)
The Hilden Charitable Trust	5,000	(5,000)	-
Local Giving/ Magic Little Grant	500	(500)	-
The Allan Edward Higgs Charity	3,000	(3,000)	-
CB & HH Taylor 1964 Trust	1,000	(1,000)	-
The Hobson Charity Limited	2,000	(2,000)	-
The Albert Hunt Trust	7,501	(5,957)	1,544
ROSA Rise Fund	<u>16,351</u>	<u>(12,938)</u>	<u>3,413</u>
	<u>133,880</u>	<u>(148,902)</u>	<u>(15,022)</u>
TOTAL FUNDS	158,240	(171,262)	(13,022)

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2023.

Detailed Statement of Financial Activities for the Year Ended 30 September 2023

	30.9.23 £	30.9.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	2	-
Donations	9,680	3,500
Grants	<u>59,350</u>	<u>79,528</u>
	69,032	83,028
Other trading activities		
Shop income	<u>-</u>	<u>6,180</u>
Total incoming resources	69,032	89,208
EXPENDITURE		
Charitable activities		
Other operating leases	-	5,285
Light and heat	-	450
Volunteer Expenses	-	6,239
Activity Costs	3,300	32,341
In-Kind Assistance	2,000	3,453
Travelling costs	500	2,133
General Running Expenses	13,100	20,571
Hire of Venue	11,205	6,355
Project Marketing & Publicity	400	3,909
Materials and Resources	925	3,757
Training and Coaching	3,000	7,829
Refreshment and Snacks	544	616
Consultancy & Advice	250	2,250
Project man. and Monitoring	1,350	1,350
Recruitment	500	500
Volunteer Expenses	5,269	-
Utilities	950	-
No description	<u>2,000</u>	<u>-</u>
	45,293	97,038
Support costs		
Human resources		
Wages	12,293	-
Other		
Insurance	585	-

	30.9.23 £	30.9.22 £
Other		
Governance costs		
Wages	<u>5,196</u>	<u>10,857</u>
Total resources expended	<u>63,367</u>	<u>107,895</u>
Net income/(expenditure)	<u><u>5,665</u></u>	<u><u>(18,687)</u></u>

SANDWELL AFRICAN WOMEN ASSOCIATION

England & Wales - Charity number 1166949

Accounts

Sandwell African Women Association

CHARITY REGISTRATION NUMBER: 1166949

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2022
for**

Sandwell African Women Association

GM ACCOUNTANCY

Chartered Certified Accountants
472A BEARWOOD ROAD
SMETHWICK
WEST MIDLANDS
ENGLAND
B66 4HA

Contents of the Financial Statements for the Year Ended 30 September 20122	Page
Trustees' annual report	3
Independent examiner's report to the trustees	13
Statement of financial activities	14
Balance Sheet	16
Notes to the financial statements	17
 The following pages do not form part of the financial statements	
Detailed statement of financial activities	27

Report of the Trustees for the Year Ended 30 September 2022

Introduction

The trustees present their report with the financial statements of the charity for the year ended 30 September 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1166949

Date of Registration: 5 May 2016

Principal address:

84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 1 (Mail delivery): C/o 84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 2 (Activities): C/o 1st Floor, 130 Cape Hill, Smethwick, West Midlands, B66 4PH

Landline telephone: 01216490724 Mobile Number: 0739813113

Contact E-mail: info@sawa.org.uk Website: www.sawa.org.uk

Trustees

Miss M M Zozo, Chairperson

Miss M Katanda, Secretary (as from 11/09/2022)

Ms S K Waludi, Treasurer

Ms M Menga, Advisor

Independent examiner

GM Accountancy, 472A Bearwood Road, Birmingham, West Midlands, B66 4HA

OBJECTIVES AND ACTIVITIES

Since its inception in 2014, SAWA has been providing regular activities for different age groups. For instance, we provide the following activities for young people: Saturday homework club; Multi-sport taster sessions and physical exercise sports including holiday play scheme delivering football, table tennis, badminton, Basketball, Volleyball, art and crafts and leisure or recreational activities. We deliver computer & Internet classes for women over the age of 55; we also facilitate some training for unemployed NEET young people, and many more. We also provide befriending services to isolated older women in our local community. We also provide service on one-to-one basis in relation with benefit checks, job coaching, reading letters, housing support and providing interpretation.

SAWA currently supports over 170 families from the local area and 230 individuals.

The group has 4 main programmes: (1) Advice & Support; (2) Community Development; (3) Health Advocacy and (4) Refugees & Migrants Forum.

Objectives and aims

Drawn from its charitable objects, SAWA has the following key organisational goals:

- To advance education and relieve financial hardship amongst African women and girls who are seeking asylum and those granted refugee status particularly by the provision of legal and other advice.
- To preserve and protect the physical and mental health of African women and girls who have been granted refugee status and their dependants.
- To advance the education and training of African women and girls granted refugee status and their dependants in need thereof so as to advance them in life and assist them to adapt within a new community.
- To advance the education of the public in general about the issues relating to African women refugees and those seeking asylum.
- The provision of facilities for recreation or other leisure time occupation with the object of improving the conditions of life of African women and girls who have need of such facilities

by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances.

SAWA Vision

SAWA's vision is of a vibrant African community thriving and participating in a diverse UK society.

SAWA Mission

SAWA's mission is to support the integration of African women migrants and African women with refugee background in the UK society through the provision of culturally sensitive services.

SAWA Goals and Strategic Plan

1. Provide targeted information to clients and communities
2. Advocacy for the needs of African women immigrants
3. Provision of advice and support services in a culturally sensitive manner
4. Promoting and celebrating diversity and heritage
5. Strategic alliances to promote integration of African women migrants and refugees
6. A leading credible voice on African issues within UK
7. Diversifying and mobilising resources and services

STRUCTURE, GOVERNANCE AND MANAGEMENT

Background

Sandwell African Women Association (SAWA) is a local registered charitable organization (Charity Number: 1166949). It was formed on 01 September 2014 out of a desire to support, restore, empower and bring hope to African refugee women and children affected by wars, sexual violence, sexual exploitation and abuse, survivors of torture and deprived of human rights in their home lands. SAWA provides community support services to most disadvantaged and vulnerable BME migrant women and children living in most deprived wards of Sandwell in West Midlands. The group has 4 main programmes: Advice & Support; Community Development; Health & Wellbeing and Refugees & Migrant Forum.

The organisation runs a number of activities on a regular basis:

1. Drop-in Centre (Advice, support & guidance)
2. Sewing & Tailoring Training Club
3. Job Club
4. Befriending Internet Coffee Club
5. Cookery Club
6. Homework Club & Multi-sports Club.
7. Awareness raising campaigns

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The organisation is a constituted community organization. It is registered with the Charity Commission for England and Wales and is governed by its Constitution adopted on 1st September 2014.

Membership

Full Membership of SAWA is open to all constituted women refugee community organisations in West Midlands that agree to support the aims of SAWA. Associated Membership is open to any female adult who is interested in furthering the work of SAWA. Only Full Members have the right to vote at Annual or Special General Meetings. Each women refugee community organisation constitutes a single member of SAWA and nominates a representative to vote on its behalf at any Annual General Meeting or any other Special General Meetings of the membership, including the election of the Management Committee.

Recruitment and Appointment of Management Committee

The charity trustees for the purposes of charity law are known as members of the Management Committee. Under the requirements of the Constitution the members of the Management Committee are elected to serve for a period of one year and are elected at the Annual General Meeting. The trustees are elected from the women refugee communities that SAWA serves. The Management Committee seeks to ensure that the needs of the women refugee communities are appropriately reflected through the diversity of the trustee body.

New member organisations are sought throughout the network to increase engagement and the diverse candidacy of the Management Committee. To enable an increased pool of experience and skills on the Management Committee, nonvoting advisers, and up to 2 co-opted members, can be invited on to the Management Committee and provide additional skills and experience to assist in steering the organisation.

Use of volunteers

SAWA makes significant use of volunteers to carry out its work. Volunteers are involved in all aspect of the work, including youth work, education, facilities management and finance and administration.

Policies for induction and training

All volunteers receive a systematic and comprehensive induction to the charity and its work, allowing them to develop a good understanding of the requirements of the role and to settle in with confidence. All volunteers are given appropriate opportunities for developing their skills and knowledge to carry out their role effectively.

Organisation Structure

SAWA's Board members are responsible for making decisions on all matters of general concern and importance to the group including deciding on how the funds of the group are to be spent. The full Board met six times during the year (in a space of 2 months before next meeting). Given its wide responsibilities, the Board has a number of committees which meet between full meetings with each dealing with a particular aspect of the organisation's life, as detailed below.

The organisation has a management committee made of up to four trustees mandated by the General Assembly of members. The management committee is made of and appointed for a yearlong:

- (1) Chairperson is responsible for compliance with Charity Commission requirements
- (2) Secretary is responsible for day-to-day work of the organisation
- (3) Treasurer is responsible for financial controls
- (4) Advisor is in charge of volunteers' recruitment and selection

Reserves Policy

It is the policy of Sandwell African Women Association (SAWA) to hold £3,000 in reserves (restricted & Unrestricted) for three months after the end of financial year to cover running costs and unforeseen emergencies. To achieve this, we will aim to put £250 per month into reserves from income until that level is achieved.

2. ACTIVITIES & PROGRAMMES

To achieve its charitable purposes, SAWA runs the following activities or programmes:

(a) Advice & Support (Information, Advice and Guidance on Education, Training and Employment). The organisation provides advice, guidance and counselling in confidence to African refugee women to be able to have access to the widest range of education, health, employment, and cultural opportunities.

We offer advice on:

- English Language Courses (ESOL)
- Rights and Entitlements
- Professional Re-qualification
- Access to further and higher education
- Statutory Financial Support and Charitable Trusts that give educational grants
- We also assist clients who cannot get their children accepted by schools

(b) Community Development Programme

Under this programme, SAWA gives African refugee women, asylum seekers and girls a voice and chance to express themselves and represent the needs and aspirations of their communities.

(c) Health Advocacy Programme

The main area of charitable activity to achieve the above organisational programme is the provision of Volunteer advocacy to help African refugee women and girls to settle and for African women asylum seekers and refugees to access health and social care services. The programme promotes mental health and sexual health services to Sandwell African communities through community-based one-to-one and group sessions and outreach activities.

(d) Refugee and Migrants Forum

This programme gives a voice to African women refugees and asylum seekers to influence decision makers and policy makers through networking with other women groups.

ACHIEVEMENT AND PERFORMANCE (1st October 2021 to 30th September 2022)

CHARITABLE ACTIVITIES

During the year under review, Sandwell African Women Association (SAWA) carried out a calendar of events under each of its main programmes as described below:

1. ADVICE & SUPPORT PROGRAMME

1.1. Supporting Young Mothers Refugees throughout the cost of living crisis

From October 2021 to September 2022, Sandwell African Women Association (SAWA) helped young mothers who were suffering from mental health problems to get the type of support they needed by supporting them access the most appropriate services.

Achievements

During the year, the organisation provided vital assistance to **27 BME young mothers aged 18-25 years old** who were less fortunate and vulnerable through the living cost crisis:

Young Mothers who were supported during the year

A. People Supported	Number of cases
➤ Young mothers with Mental Health:	27
B. Areas Addressed	
➤ Benefit Support:	5
➤ Helping refugees into employment:	13
➤ Financial Support:	10
➤ Debt Advice:	3
➤ Homelessness Support:	2
➤ Enterprise Support:	11
➤ Digital Access Support:	7
➤ One to one support:	27
➤ Advice, information and guidance:	27
➤ Counselling and emotional support:	9
➤ Mental Health/Anxiety Support:	18
➤ Casework Advocacy, therapeutic support:	8
➤ Other (Legal, Immigration):	2
➤ Crisis advice and support Crisis:	4
➤ Food Provision:	17
➤ Advocacy and Engagement:	6

1.2. Befriending Internet Coffee Club

Throughout this period under review (Oct 2021 to Sep 2022), our organisation has provided bespoke support services to **47 BME older women** with dementia from the Black Country who were self/socially isolated and house bound. We have delivered a number of support services in Smethwick community centres to support a calendar of regular bespoke activities on Thursdays and Saturdays specifically designed to alleviate isolation and depression, including inter-generation fun activities to bring generations together, social games, creativity art and craft (e.g. painting/colouring), celebrations, evening parties with elders, keeping active activities, music, relaxation and quiet time, sensory stimulation activities, etc. These events had psycho-socio-therapeutic effects on these older women and have proven to help improve their mental health and well-being (counselling/talking therapy). We have equally run health awareness campaigns to improve mental health and wellbeing i.e., tips to well-being. The project helped BME elderly to stay connected with family, friends and neighbours by telephone, social media and video calling. Regular contacts were kept using telephone, social media, to address any concern by the BME elderly. For example, volunteers have liaised with housing providers, utility companies and other administrative bodies to address numerous concerns that the elderly have raised.

In addition to the above described support services delivered throughout the year, the following generic support services were provided to elderly people with mental health problems:

- Applying for benefits;
- Applying for social housing or finding privately rented accommodations;
- Money management and dealing with debts; contacting utilities companies (gas, electricity, telephone companies);

We have:

- Mobilised rapid support as the demand grew by referring beneficiaries to most appropriate services to get support (e.g. CAMHS; Sandwell Healthy Minds; The Kaleidoscope Plus Group; etc.) across the Black Country, for people with and at risk of developing mental health problems as soon as possible.

1.3. Integrating Welfare Rights and Fuel Poverty Services

This project delivered a number of activities that integrated welfare rights advice and fuel poverty services among **87** refugee older women with language barriers who were on low income and living in most deprived areas of Sandwell and who suffer from mental health problems. The support package offered in relation to this was the provision of money and fuel debt advice services to help them cope with exile related stress (non awareness of how energy companies operate). More specifically, SAWA:

- 1) Provided fuel debt advice and energy efficiency advice;
- 2) Submitted on online applications to the Western Power Distribution on behalf of customers;
- 3) completed forms to apply for Trust awards for individuals in heavy domestic gas and electricity debts especially refugees suffering from post-traumatic disorder, making telephone enquiries on their behalves, befriending them, provide counselling services, one-to-one support, etc.

2. COMMUNITY DEVELOPMENT PROGRAMME

2.1. Promoting Children's & Young People's Health

This programme enabled **22** children and young people to become active in multi-sport and physical activities sport twice a week for 3 hours. This project was a reponse to the growing number of concerns from parents and members of the community regarding the wellbeing and safety of some of the most vulnerable young people in the community. The programme wanted to see young people get off the streets, get fit and be active by trying to put their hands at a range of sport and physical sport activities.

The programme delivered face to face sport activities in the parks and in community centers:

- Supervised outdoor play in the park, run/walk, biking, football, basketball, volleyball, skipping, PE, climbing, workouting, dancing, etc.
- Run multi-sport taster sessions (Volley ball, NetBall, Basketball, Badminton, Football and physical exercise sport) with local trained coaches.
- Run body coaching physical education lessons in the form of high intensity workouts for small groups of children and young people every Thursday and Saturday daytime (physical exercises sport sessions, fitness, workouts lessons, etc.).

Few Quotes from project beneficiaries

"Coming to the weekly sport evenings has made a really big difference to me. I had been out of sport ever since the cost of living crisis broke up and was feeling quite bored and lonely. Sport sessions at Sandwell African Women Association have allowed me to make friends with other young people who live close by, which makes me feel much more at home in the neighbourhood."

"The best thing about the event was spending time with other young girls from my home country and giving the children a chance to learn about their cultural heritage."

"I like SAWA's play scheme and sport club. I have made new friends. Now I play with my friends every day in the park. This makes me happy because before I just went home on my own and played on my computer."

2.2. Supporting BME Women to Access Small Cash grants

As part of our response to the cost of living crisis, SAWA worked in partnership with The Smallwood Trust to disburse small cash money to **41** women and girls in critical need. The beneficiaries were mainly BME young mothers and girls affected by the high cost of living crisis to ensure that these BME young mothers had access to small cash grants to help them overcome personal and financial barriers, helping them to make changes in their lives. The project provided psychosocial support to these women and girls as well by donating essential packs, free sanitary care packages and safe bathroom amenities. Each package included sanitary towels/pads, diapers, hygiene products, rice/pasta, cooking oil, soap, face masks, toilet paper or any other household items needed for their wellbeing, etc.

2.3. Jobs Skills Training to Reduce Household Poverty

The Jobs Skills Training to Reduce Household Poverty provided intensive support services to **26** young mothers in crisis to help them try to find work after a long unemployment period during covid-19 pandemic.

Project outcomes achieved:

- The project organised support services to address young mothers' financial crisis. The project delivered a series of support sessions such as job search, upgrading CV, job mock interviews, filling in forms, applying for benefits, applying for social housing or finding privately rented accommodations, money management and dealing with debts, contacting utilities companies (gas, electricity, telephone companies).
- Twenty-six (**26**) BME young mothers in crisis (unemployment, joblessness, mental health, anxiety, broken relationships, poverty, etc.) aged between 18 and 25 have participated in this programme and have improved their access to job opportunities available in the Black Country. At the end of the project, Out of 26 young mothers, 13 successfully got into employment and the rest are on work placement or volunteering schemes.
- The project managed to engage these young mothers through regular chats and consultations to inform themselves on several options regarding life opportunities laying ahead (jobs, education, trainings for work, childcare facilities, etc.).
- The project has been able to host several employment training sessions (workshops, job fairs, etc.), where these women have been made aware of job opportunities and other local support services, they need to live a more independent life.
- Useful information and resources have been produced and distributed to help improve access to opportunities and employment schemes.

2.4. Breaking the Cycle of Young Girls Exploitation

From October 2021 to September 2022, SAW ran a *Breaking the Cycle of Young Girls Exploitation* project which raised awareness of sexual harassment among vulnerable refugee young girls aged 16-19 years old whose English is not their first language in casual employment, who were not informed of their work rights and were unlawfully being discriminated against and sexually or at risk of being sexually exploited in order to keep up their jobs. We hosted **8 advocacy events** which reached out more than **100 local people** to educate vulnerable refugee young girls on consent and sexual assault prevention.

The campaign helped the target group to be able to report sexual exploitation and sexual harassment in work place. The group organised conversation sessions around sexual harassment and assault; educated uninstructed refugee young girls with language barriers on the issue; showed case; told stories; developed dialogue about various issues related to sexual assault and discussed the importance of resources, policies and advocacy to help stop the culture of sexual assault in our community. At the end of the project, a group of trained young mentors (paralegals) to petition and lobby for policy change and advocate for the right of survivors was formed.

2.5. The DNA Diagnostic Project

With the financial assistance from The Rosa Fund during the year, the organization underwent a Development Need Assessment Diagnostic (DNA Diagnostic) which led to developing a business plan for the next 3 years. The DNA project is running for 2 years and during the next 12 months, we will continue with the next stage of organisational development which will look at:

- 1) Developing a Financial Resilience Strategy, including advising on funding options and opportunities, advice on grants, undertaking financial projections and proposals, support in bid writing, etc.
- 2) Developing an organisational resilience Plan which will include financial remodelling, programme design, income generation, feasibility studies, business turnaround, crisis management, business rationalisation, strategic review, etc.

3. **HEALTH ADVOCACY PROGRAMME**

3.1. **Meeting the Needs of Elderly Refugee Women with Dementia**

The '**Meeting the Needs of Elderly Refugee Women with Dementia**' is a community support project of Sandwell African Women Association (SAWA) which is geared towards delivering a number of support activities to older refugee women aged 56 years old and above, primarily from the African ethnic backgrounds but not limited to African ethnic backgrounds, who are at an early stage of dementia in order to contain escalation and help improve the quality of their life.

During the year, this project has delivered a number of services in Smethwick community centres to support a calendar of regular bespoke activities specifically designed to alleviate isolation and depression in older women, including inter-generation fun activities to bring generations together, social games, creativity art and craft (e.g. painting/colouring), celebrations, evening parties with elders, keeping active activities, music, on the buses activities, relaxation and quiet time, sensory stimulation activities, etc.

The project which is wholly volunteers led has given practical help, assistance and support for **25** older refugee women living in their own homes in Sandwell Metropolitan Borough Council.

Older refugee women at early dementia stage who took part in our consultations said: *"There is still a lot of stigma attached to dementia and this means that older women try to cover it up for as long as possible"* *"That they struggle to find out what is available to support them and how to access it"* *"That there are good services and support available but that it takes a lot of effort to find them"*.

3.2. **Improving Access to Breast Cancer Screening among BME Women in the Black Country**

During the year, Sandwell African Women Association (SAWA) worked with The Pink Ribbon Foundation to run our **"Improving Access to Breast Cancer Screening among BME Women in the Black Country"** campaign. This campaign was to raise awareness and explore factors contributing to low uptake of the NHS Breast Cancer Screening Programme among Black African Women whose English is not their first language.

Project outcomes achieved:

- The campaign organised informal conversations around breast cancer screening advantages and participants have discussed the importance of breast cancer care to help improve survival rates in our community.
- Twenty-three (**23**) BAME women aged between 38 and 62 have participated in this programme and have improved their access to breast cancer screening programme .
- At the end of the project 7 trained health mentors have been trained to act as advocates for the right of breast cancer patients.
- The project has been able to host Six community engagement sessions (workshops, seminars, and colloquia), an awareness raising series of events to educate vulnerable and disengaged BME refugee women who have been diagnosed with terminal breast cancer.
- Useful informative resources have been produced to help improve access and take-up to breast cancer schemes.–
- Six focus groups have been organised by SAWA which focused on four main themes:
 - a) awareness and beliefs about breast cancer and risk factors,
 - b) prevention of breast cancer and awareness of the NHS breast screening programme,
 - c) low uptake of the NHS breast screening service and
 - d) suggestions for improving information on breast cancer and the NHS breast cancer screening programme.

4. REFUGEE AND MIGRANTS FORUM CAMPAIGN

4.1. Tackling Holiday Hunger

During summer holidays and because summer should be a time of fun and excitement for children, for many this was not the case. SAWA took the initiative to work with 25 families whose children are eligible for free school meals thanks to the financial assistance from LocalGiving. For these families, the rise in costs of living during summer holiday was a strain as they were already working extra hard to provide the meals their kids would normally get at school. The project supported these children and families with food and fun activities to ensure that children could enjoy their summer holidays on a full stomach and return to school happy and healthy. The funding received from LocalGiving helped to provide nutritious meals and snacks for over 75 children and helped for purchasing in-kind food which were distributed.

Providing food to families affected by holiday hunger e.g. food parcels and serving meals, delivering services to assist families affected by holiday hunger e.g. food pantries, delivering educational activities focused on skills development and on-going support to reduce food poverty (e.g. cookery classes, nutrition advice, budgeting support, benefits and debt advice were the activities which justified the need of this project during summer.

4.2. Tackling Inequalities through Arts

During the year of this report, Sandwell African Women Association (SAWA) successfully secured funding from The Casey Trust. This was in support to run our “**Tackling Inequalities through Arts**”, a project to empower young people from Sandwell who lack access and opportunities in arts due to social, economic, and cultural barriers. The project has delivered art events which have involved key stage 3 students and few college age students not in education, employment or training.

Achievements

- The project ran 12 art training sessions which engaged underprivileged refugee schoolchildren and hard to reach young people not in Employment, Education or Training (NEET) in singing to fill a gap in music education in the community with 57 children and young people engaged locally.
- Our volunteers mentored the 57 school children and NEET young people during the period who needed additional music lessons and learn how to play musical instrument for their artistic skills enhancement (music, dance, drama, arts and crafts).
- Children have created artwork based on story telling with the help of properly trained local artists, sang war songs and took part in war-based story sessions, with volunteers having access to a range of reading resources.
- The project culminated in a Big Sing event in July 2022 in a community centre (Sandwell) where more than 100 people from local communities came to watch live stream singing and performances from project beneficiaries.

Student's view – Wivine Inongo, 14

I have been taking drumming lessons with SAWA for 9 months now, and feel really lucky to have SAWA as my Music's Education Project'. The tutors were always enthusiastic, inspiring, extremely patient and very encouraging, especially when I'm struggling with new things. They had a cheerful, friendly teaching style, and we got on well which definitely has helped lessons along! Lessons covered a range of practical skills mixed with music theory which I was really enjoying. Times were flexible to fit my schedule, and SAWA was easily contactable if I needed to rearrange anything. It was difficult to start something new as a young beginner but I think I have progressed well with tutors' guidance, and wouldn't hesitate to recommend SAWA as a Music Education Project"

4.3. The TOY Project- Together for our Planet

During the year, Sandwell African Women Association (SAWA) worked with *The National Lottery Community Fund –Together for our Planet*. This partnership working was in support to help us cover the costs of running our “TOY Project”, an intergenerational climate change education project, initiated by both 65 older and 12 young service users of SAWA to engage younger and older generation in Sandwell to learn more about and act on key climate change issues like saving energy to tackle climate change; reducing use of plastics and other waste and increase recycling; air pollution; etc.

From December 2021 to September 2022, the project delivered three climate change key thematic issues (Energy & Climate Change, Plastic & Waste and Nature & Biodiversity) and how our collective action on climate change can make a difference in relation to The UN Conference on Climate Change (COP26) held in Glasgow in early November 2021. During the year of the project, the project initiated and set up a Befriending Computer and Internet Coffee club, a scheme which incorporated computer learning with all sorts of climate change activities to raise awareness of climate change and how it affects our planet and come to think about what action should be taken by each of us to reduce further deterioration of the earth. While young people were sharing their talents with older people via IT- skills, the older generation equally revived young people's minds through discussions around environmental issues such as earth degradation and climate change.

Achievements

- The project organised a calendar of intergenerational activities which brought 77 young and old together around a series of events which covered all sorts of climate change activities:
 - Energy & Climate Change, a thematic topic which provided the information and inspiration on new skills about climate change to allow participants to become activists of climate change;
 - emissions of carbon dioxide reductions;
 - environmental damage and natural resource degradation; plastic & waste i.e. find out how each of us can reduce our use of plastics and increase our recycling to reduce groups of emissions known as short-lived climate pollutants such as black carbon, ozone, methane, and certain Hydro fluorocarbons, which contribute to global warming and air pollution, etc.

4.5. Toxic relationships

During the period of this report, we have been exploring the meaning of toxic relationship, the signs, the impacts, & how to fix it. Participants in the events have learnt that a toxic relationship is one in which two people don't communicate or relate to one another in healthy ways, and where conflict easily arises. In these relationships, at least one person tries to minimize the other's perspective and increase their competitive nature. There tends to be a lack of support and general unpleasantness. The negative emotions outweigh the positive ones and the relationship itself becomes a huge drain of energy. Participants have understood that facing a toxic relationship takes courage, but it's not something one needs to do alone. This has triggered the necessity of training some of the participants to become facilitators and mentors in trying to fix toxic relationships.

DIFFICULTIES AND SETBACKS DURING THE YEAR

The cost of living crisis had its impact on our services:

1. For women service users

Over the past few months before the end of our financial year, we asked for qualitative feedback from our service users on how the cost of living crisis was affecting their daily living standards – this is a snapshot of what they said:

Basic essential needs were not being met forcing more women and their families into poverty. As a result of this, demand and destitution was increasing with women and their families not being able to feed or support themselves. *We have found that there was a higher level of desperation amongst women in our community. Women literally could not feed themselves and their children.*

2. For the organisation

As soon as the high rise in the cost of living hit the UK in May 2022, Sandwell African Women Association (SAWA) saw donations declining meaning being unable to continue delivering services to expected outcomes at the same time demand increased.

During the year, SAWA worried a lot about the well-being and burn out of staff and volunteers who, having come through the height of the pandemic were now faced with the cost of living crisis demands.

Service users became more and more desperate. They were becoming angry and frustrated and often this was directed at us as trustees/our volunteers and staff as we are the ones that offer them face to face support.

Staff and volunteers are struggling to make ends meet as grant and commissioning contracts, which fund a lot of staff post and volunteers' roles, would not include an uplift anywhere near the rise in inflation. Therefore, with the cost of living rising, there is a risk we will lose team members as they will be looking to raise their wages to meet the costs, where before they have been ready to work voluntarily bridging gaps until funding is secured.

FUTURE PLANS

As for meeting the costs of running the organisation beyond 2022 and to help SAWA to become financially resilient and keep vital services running, providing support helpline, advice, advocacy, opportunities, and practical help to make sure BME women and girls with lived experience of being hit hardest by the rising cost of living get the practical help they need and can stay safe, healthy, connected and contributing during the current economic situation, our organisation will tap in additional funding available from other Trusts and Foundations to be approached in the near future as soon as the current trustees' annual report and accounts 2022 are out.

Approved by order of the board of trustees on **28/11/2022** and signed on its behalf by:

A handwritten signature in dark ink, appearing to be 'M. Makanzu Zozo', enclosed within a hand-drawn oval border.

Ms. M Makanzu Zozo - Trustee

**Independent Examiner's Report to the Trustees of Sandwell African Women Association
Year ended 30 September 2022**

I report to the charity trustees on my examination of the accounts of SANDWELL AFRICAN WOMEN ASSOCIATION (the Trust) for the year ended 30 September 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

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



Godfrey Massa
Certified Accountant
GM Accountancy
472a
Bearwood Road
Smethwick
West Midlands
B66 4HA

16 December 2022

Statement of Financial Activities for the Year Ended 30 September 2022

	Notes	Unrestricted funds £	Restricted funds £	30.9.22 Total funds £	30.9.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		8,500	74,528	83,028	61,700
Other trading activities	2	<u>6,180</u>	<u>-</u>	<u>6,180</u>	<u>5,180</u>
Total		<u>14,680</u>	<u>74,528</u>	<u>89,208</u>	<u>66,880</u>
EXPENDITURE ON					
Charitable activities					
Covid-19 Relief Fund		-	-	-	9,000
Girls Exploitation Campaign		-	-	-	3,990
Multi Sports Programme		-	-	-	500
Covid-19 Emergency Fund		-	-	-	1,638
Reaching Older People		-	-	-	1,001
Befriending BME Women and Covid-19					
Emergency Fund		-	12,157	12,157	19,618
BME Women Hardship Support Fund		-	10,650	10,650	1,000
Women In Crisis Support		-	334	334	416
General Charity Management		8,680	18,863	27,543	6,680
Covid-19 Response		-	862	862	4,728
Breast Cancer		-	-	-	700
Core Cost		5,000	3,419	8,419	1,581
Community Art Project		-	844	844	156
Women's Job Club		-	1,323	1,323	177
Girls Exploitation Campaign		-	3,010	3,010	-
Toy Project		-	7,498	7,498	-
Fuel Poverty Project		-	5,000	5,000	-
Fiscal Sponsorship Africa		-	3,000	3,000	-
Toxic Relationship Campaign		-	3,621	3,621	-
Job Club for NEET Young People		-	5,986	5,986	-
Together for our planet		-	500	500	-
Sports and Physical Activities		-	1,000	1,000	-
Organisation DNA Diagnostic		-	13,565	13,565	-
Tackling Holiday Hunger		-	2,500	2,500	-
Job Skills Training		-	83	83	-
Total		<u>13,680</u>	<u>94,215</u>	<u>107,895</u>	<u>51,185</u>
NET INCOME/(EXPENDITURE)		1,000	(19,687)	(18,687)	15,695
RECONCILIATION OF FUNDS					
Total funds brought forward		-	52,546	52,546	36,851

The notes form part of these financial statements

Statement of Financial Activities for the Year Ended 30 September 2022

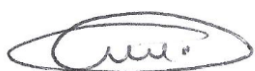
	Notes	Unrestricted funds £	Restricted funds £	30.9.22 Total funds £	30.9.21 Total funds £
TOTAL FUNDS CARRIED FORWARD		<u>1,000</u>	<u>32,859</u>	<u>33,859</u>	<u>52,546</u>

The notes form part of these financial statements

Balance Sheet 30 September 2022

	Notes	Unrestricted funds £	Restricted funds £	30.9.22 Total funds £	30.9.21 Total funds £
FIXED ASSETS					
Tangible assets	5	1,000	19,660	20,660	18,160
CURRENT ASSETS					
Cash at bank and in hand		-	13,200	13,200	34,387
CREDITORS					
Amounts falling due within one year	6	-	(1)	(1)	(1)
NET CURRENT ASSETS		<u>-</u>	<u>13,199</u>	<u>13,199</u>	<u>34,386</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,000</u>	<u>32,859</u>	<u>33,859</u>	<u>52,546</u>
NET ASSETS		<u><u>1,000</u></u>	<u><u>32,859</u></u>	<u><u>33,859</u></u>	<u><u>52,546</u></u>
FUNDS	8				
Unrestricted funds				1,000	-
Restricted funds				<u>32,859</u>	<u>52,546</u>
TOTAL FUNDS				<u><u>33,859</u></u>	<u><u>52,546</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 December 2022 and were signed on its behalf by:



M Makanzu - Trustee

Notes to the Financial Statements for the Year Ended 30 September 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. OTHER TRADING ACTIVITIES

	30.9.22	30.9.21
	£	£
Shop income	<u>6,180</u>	<u>5,180</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	1,500	60,200	61,700
Other trading activities	<u>5,180</u>	<u>-</u>	<u>5,180</u>
Total	<u>6,680</u>	<u>60,200</u>	<u>66,880</u>
EXPENDITURE ON			
Charitable activities			
Covid-19 Relief Fund	-	9,000	9,000
Girls Exploitation Campaign	-	3,990	3,990
Multi Sports Programme	-	500	500
Covid-19 Emergency Fund	-	1,638	1,638
Reaching Older People	-	1,001	1,001
Befriending BME Women and Covid-19 Emergency Fund	-	19,618	19,618
BME Women Hardship Support Fund	-	1,000	1,000
Women In Crisis Support	-	416	416
General Charity Management	6,680	-	6,680
Covid-19 Response	-	4,728	4,728
Breast Cancer	-	700	700
Core Cost	-	1,581	1,581
Community Art Project	-	156	156
Women's Job Club	<u>-</u>	<u>177</u>	<u>177</u>
Total	<u>6,680</u>	<u>44,505</u>	<u>51,185</u>
NET INCOME	-	15,695	15,695

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	-	36,851	36,851
TOTAL FUNDS CARRIED FORWARD			

5. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 October 2021	7,147	72	10,941	18,160
Additions	-	-	2,500	2,500
At 30 September 2022	7,147	72	13,441	20,660
NET BOOK VALUE				
At 30 September 2022	7,147	72	13,441	20,660
At 30 September 2021	7,147	72	10,941	18,160

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.22 £	30.9.21 £
Bank loans and overdrafts (see note 7)	1	1

7. LOANS

An analysis of the maturity of loans is given below:

	30.9.22 £	30.9.21 £
Amounts falling due within one year on demand:		
Bank overdrafts	1	1

8. MOVEMENT IN FUNDS

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	-	1,000	1,000
Restricted funds			
General Fund	36,851	(18,863)	17,988
Rosa- UK Fund For Women	3,272	4,185	7,457
The 29th May 1961 Charitable Fund	10	(10)	-
The William Dudley Trust	(1)	-	(1)
The Smallwood Trust	5,632	(4,657)	975
Women Resource Centre	3,419	-	3,419
The Michael Marsh Charitable Trust	1,323	(4,742)	(3,419)
The Casey Trust	844	(844)	-
Pink Ribbon	862	(862)	-
The William Cadbury Charity Trust	334	(334)	-
National Lottery Community Fund	-	1,000	1,000
The Souter Charitable Trust	-	1,379	1,379
The Hilden Charitable Trust	-	1,144	1,144
The Allan Edward Higgs Charity	-	2,917	2,917
	<u>52,546</u>	<u>(19,687)</u>	<u>32,859</u>
TOTAL FUNDS	<u>52,546</u>	<u>(18,687)</u>	<u>33,859</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	9,680	(8,680)	1,000
The Garfield Weston Foundation	<u>5,000</u>	<u>(5,000)</u>	<u>-</u>
	14,680	(13,680)	1,000
Restricted funds			
General Fund	-	(18,863)	(18,863)
The Grimmitt Trust	1,000	(1,000)	-
Rosa- UK Fund For Women	17,750	(13,565)	4,185
The 29th May 1961 Charitable Fund	-	(10)	(10)
The Smallwood Trust	20,280	(24,937)	(4,657)
The Michael Marsh Charitable Trust	-	(4,742)	(4,742)
The Casey Trust	-	(844)	(844)
Pink Ribbon	-	(862)	(862)
The William Cadbury Charity Trust	-	(334)	(334)
The 29th May 1961 Charitable Trust	3,000	(3,000)	-
National Lottery Community Fund	8,498	(7,498)	1,000
Local Giving	7,500	(7,500)	-
The Souter Charitable Trust	8,000	(6,621)	1,379
The Hilden Charitable Trust	5,000	(3,856)	1,144
Local Giving/ Magic Little	500	(500)	-
The Allan Edward Higgs Charity	<u>3,000</u>	<u>(83)</u>	<u>2,917</u>
	<u>74,528</u>	<u>(94,215)</u>	<u>(19,687)</u>
TOTAL FUNDS	<u><u>89,208</u></u>	<u><u>(107,895)</u></u>	<u><u>(18,687)</u></u>

Comparatives for movement in funds

	At 1.10.20 £	Net movement in funds £	At 30.9.21 £
Restricted funds			
General Fund	36,851	-	36,851
Rosa- UK Fund For Women	-	3,272	3,272
The 29th May 1961 Charitable Fund	-	10	10
The William Dudley Trust	-	(1)	(1)
The Smallwood Trust	-	5,632	5,632
Women Resource Centre	-	3,419	3,419
The Michael Marsh Charitable Trust	-	1,323	1,323
The Casey Trust	-	844	844
Pink Ribbon	-	862	862
The William Cadbury Charity Trust	-	334	334
	<u>36,851</u>	<u>15,695</u>	<u>52,546</u>
TOTAL FUNDS	<u><u>36,851</u></u>	<u><u>15,695</u></u>	<u><u>52,546</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	6,680	(6,680)	-
Restricted funds			
The Grimmitt Trust	1,000	(1,000)	-
Rosa- UK Fund For Women	8,000	(4,728)	3,272
The 29th May 1961 Charitable Fund	3,000	(2,990)	10
Local Giving	1,000	(1,000)	-
The William Dudley Trust	1,000	(1,001)	(1)
Heart of England Community Fund	5,000	(5,000)	-
The Smallwood Trust	25,250	(19,618)	5,632
Women Resource Centre	5,000	(1,581)	3,419
The Michael Marsh Charitable Trust	1,500	(177)	1,323
The Casey Trust	1,000	(156)	844
Comic Relief	4,000	(4,000)	-
The RS Brownless Charitable Trust	200	(200)	-
Arnold Clark Community	1,000	(1,000)	-
Pink Ribbon	2,500	(1,638)	862
The William Cadbury Charity Trust	750	(416)	334
	<u>60,200</u>	<u>(44,505)</u>	<u>15,695</u>
TOTAL FUNDS	<u><u>66,880</u></u>	<u><u>(51,185)</u></u>	<u><u>15,695</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.20 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	-	1,000	1,000
Restricted funds			
General Fund	36,851	(18,863)	17,988
Rosa- UK Fund For Women	-	7,457	7,457
The William Dudley Trust	-	(1)	(1)
The Smallwood Trust	-	975	975
Women Resource Centre	-	3,419	3,419
The Michael Marsh Charitable Trust	-	(3,419)	(3,419)
National Lottery Community Fund	-	1,000	1,000
The Souter Charitable Trust	-	1,379	1,379
The Hilden Charitable Trust	-	1,144	1,144
The Allan Edward Higgs Charity	-	2,917	2,917
	<u>36,851</u>	<u>(3,992)</u>	<u>32,859</u>
TOTAL FUNDS	<u>36,851</u>	<u>(2,992)</u>	<u>33,859</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	16,360	(15,360)	1,000
The Garfield Weston Foundation	<u>5,000</u>	<u>(5,000)</u>	<u>-</u>
	21,360	(20,360)	1,000
Restricted funds			
General Fund	-	(18,863)	(18,863)
The Grimmitt Trust	2,000	(2,000)	-
Rosa- UK Fund For Women	25,750	(18,293)	7,457
The 29th May 1961 Charitable Fund	3,000	(3,000)	-
The William Dudley Trust	1,000	(1,001)	(1)
The Smallwood Trust	45,530	(44,555)	975
Women Resource Centre	5,000	(1,581)	3,419
The Michael Marsh Charitable Trust	1,500	(4,919)	(3,419)
The Casey Trust	1,000	(1,000)	-
The RS Brownless Charitable Trust	200	(200)	-
Arnold Clark Community	1,000	(1,000)	-
Pink Ribbon	2,500	(2,500)	-
The William Cadbury Charity Trust	750	(750)	-
The 29th May 1961 Charitable Trust	3,000	(3,000)	-
National Lottery Community Fund	8,498	(7,498)	1,000
Local Giving	7,500	(7,500)	-
The Souter Charitable Trust	8,000	(6,621)	1,379
The Hilden Charitable Trust	5,000	(3,856)	1,144
Local Giving/ Magic Little	500	(500)	-
The Allan Edward Higgs Charity	<u>3,000</u>	<u>(83)</u>	<u>2,917</u>
	<u>124,728</u>	<u>(128,720)</u>	<u>(3,992)</u>
TOTAL FUNDS	<u>156,088</u>	<u>(159,080)</u>	<u>(2,992)</u>

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2022.

Detailed Statement of Financial Activities for the Year Ended 30 September 2022

	30.9.22 £	30.9.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,500	1,500
Grants	<u>79,528</u>	<u>60,200</u>
	83,028	61,700
Other trading activities		
Shop income	<u>6,180</u>	<u>5,180</u>
Total incoming resources	89,208	66,880
EXPENDITURE		
Charitable activities		
Other operating leases	5,285	7,200
Light and heat	450	-
Volunteer Expenses	6,239	4,021
Activity Costs	32,341	7,061
In-Kind Assistance	3,453	6,800
Travelling costs	2,133	611
General Running Expenses	20,571	8,630
Hire of Venue	6,355	775
Project Marketing & Publicity	3,909	3,330
Materials and Resources	3,757	184
Q & A Accreditation	-	363
Training and Coaching	7,829	102
Refreshment and Snacks	616	-
Consultancy & Advice	2,250	-
Project man. and Monitoring	1,350	-
Recruitment	<u>500</u>	<u>-</u>
	97,038	39,077
Support costs		
Management		
Light and heat	-	1,000
Governance costs		
Wages	<u>10,857</u>	<u>11,108</u>
Total resources expended	<u>107,895</u>	<u>51,185</u>
Net (expenditure)/income	<u>(18,687)</u>	<u>15,695</u>

SANDWELL AFRICAN WOMEN ASSOCIATION

England & Wales - Charity number 1166949

Accounts

Sandwell African Women Association

CHARITY REGISTRATION NUMBER: 1166949

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2021
for**

Sandwell African Women Association

GM ACCOUNTANCY

Chartered Certified Accountants
472A BEARWOOD ROAD
SMETHWICK
WEST MIDLANDS
ENGLAND
B66 4HA

Sandwell African Women Association

Contents of the Financial Statements for the Year Ended 30 September 20121	Page
Trustees' annual report	3
Independent examiner's report to the trustees	10
Statement of financial activities	11
Statement of financial position	12
Statement of cash flows	13
Notes to the financial statements	14
The following pages do not form part of the financial statements	
Detailed statement of financial activities	23
Notes to the detailed statement of financial activities	25

Report of the Trustees for the Year Ended 30 September 2021

Introduction

The trustees present their report with the financial statements of the charity for the year ended 30 September 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1166949

Date of Registration: 5 May 2016

Principal address:

84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 1 (Mail delivery): C/o 84 Hilton Street, West Bromwich, West Midlands, B70 9TW

Address 2 (Activities): C/o 1st Floor, 130 Cape Hill, Smethwick, West Midlands, B66 4PH

Landline telephone: 01216490724 Mobile Number: 0739813113

Contact E-mail: info@sawa.org.uk Website: www.sawa.org.uk

Trustees

Miss M M Zozo, Chairperson

Ms G U Badu, Secretary

Ms S K Waludi, Treasurer

Ms M Menga, Advisor

Independent examiner

GM Accountancy, 472A Bearwood Road, Birmingham, West Midlands, B66 4HA

OBJECTIVES AND ACTIVITIES

Objectives and aims

Drawn from its charitable objects, SAWA has the following key organisational goals:

- To advance education and relieve financial hardship amongst African women and girls who are seeking asylum and those granted refugee status particularly by the provision of legal and other advice.
- To preserve and protect the physical and mental health of African women and girls who have been granted refugee status and their dependants.
- To advance the education and training of African women and girls granted refugee status and their dependants in need thereof so as to advance them in life and assist them to adapt within a new community.
- To advance the education of the public in general about the issues relating to African women refugees and those seeking asylum.
- The provision of facilities for recreation or other leisure time occupation with the object of improving the conditions of life of African women and girls who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances.

SAWA Vision

SAWA's vision is of a vibrant African community thriving and participating in a diverse UK society.

SAWA Mission

Sandwell African Women Association

SAWA's mission is to support the integration of African women migrants and African women with refugee background in the UK society through the provision of culturally sensitive services.

SAWA Goals and Strategic Plan

1. Provide targeted information to clients and communities
2. Advocacy for the needs of African women immigrants
3. Provision of advice and support services in a culturally sensitive manner
4. Promoting and celebrating diversity and heritage
5. Strategic alliances to promote integration of African women migrants and refugees
6. A leading credible voice on African issues within UK
7. Diversifying and mobilising resources and services

STRUCTURE, GOVERNANCE AND MANAGEMENT

Background

Sandwell African Women Association (SAWA) is a local registered charitable organization (Charity Number: 1166949). It was formed on 01 September 2014 out of a desire to support, restore, empower and bring hope to African refugee women and children affected by wars, sexual violence, sexual exploitation and abuse, survivors of torture and deprived of human rights in their home lands. SAWA provides community support services to most disadvantaged and vulnerable BME migrant women and children living in most deprived wards of Sandwell in West Midlands. The group has 4 main programmes: Advice & Support; Community Development; Health & Wellbeing and Refugees & Migrant Forum.

The organisation runs a number of activities on a regular basis:

1. Drop-in Centre (Advice, support & guidance)
2. Sewing & Tailoring Training Club
3. Job Club
4. Befriending Internet Coffee Club
5. Cookery Club
6. Homework Club & Multi-sports Club.
7. Awareness raising campaigns

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The organisation is a constituted community organization. It is registered with the Charity Commission for England and Wales and is governed by its Constitution adopted on 1st September 2014.

Membership

Full Membership of SAWA is open to all constituted women refugee community organisations in West Midlands that agree to support the aims of SAWA. Associated Membership is open to any female adult who is interested in furthering the work of SAWA. Only Full Members have the right to vote at Annual or Special General Meetings. Each women refugee community organisation constitutes a single member of SAWA and nominates a representative to vote on its behalf at any Annual General Meeting or any other Special General Meetings of the membership, including the election of the Management Committee.

Recruitment and Appointment of Management Committee

The charity trustees for the purposes of charity law are known as members of the Management Committee. Under the requirements of the Constitution the members of the Management Committee are elected to serve for a period of one year and are elected at the Annual General Meeting. The trustees are elected from the women refugee communities that SAWA serves. The Management Committee seeks to ensure that the needs of the women refugee communities are appropriately reflected through the diversity of the trustee body.

New member organisations are sought throughout the network to increase engagement and the diverse candidacy of the Management Committee. To enable an increased pool of experience and skills on the Management Committee, nonvoting advisers, and up to 2 co-opted members, can be invited on to the Management Committee and provide additional skills and experience to assist in steering the organisation.

Use of volunteers

SAWA makes significant use of volunteers to carry out its work. Volunteers are involved in all aspect of the work, including youth work, education, facilities management and finance and administration.

Policies for induction and training

All volunteers receive a systematic and comprehensive induction to the charity and its work, allowing them to develop a good understanding of the requirements of the role and to settle in with confidence. All volunteers are given appropriate opportunities for developing their skills and knowledge to carry out their role effectively.

Organisation Structure

SAWA's Board members are responsible for making decisions on all matters of general concern and importance to the group including deciding on how the funds of the group are to be spent. The full Board met six times during the year (in a space of 2 months before next meeting). Given its wide responsibilities, the Board has a number of committees which meet between full meetings with each dealing with a particular aspect of the organisation's life, as detailed below.

The organisation has a management committee made of up to four trustees mandated by the General Assembly of members. The management committee is made of and appointed for a yearlong:

- (1) Chairperson is responsible for compliance with Charity Commission requirements
- (2) Secretary is responsible for day-to-day work of the organisation
- (3) Treasurer is responsible for financial controls
- (4) Advisor is in charge of volunteers' recruitment and selection

Reserves Policy

It is the policy of Sandwell African Women Association (SAWA) to hold £3,000 in reserves (restricted & Unrestricted) for three months after the end of financial year to cover running costs and unforeseen emergencies. To achieve this, we will aim to put £250 per month into reserves from income until that level is achieved.

2. ACTIVITIES & PROGRAMMES

To achieve its charitable purposes, SAWA runs the following activities or programmes:

(a) Advice & Support (Information, Advice and Guidance on Education, Training and Employment). The organisation provides advice, guidance and counselling in confidence to African refugee women to be able to have access to the widest range of education, health, employment, and cultural opportunities.

We offer advice on:

- English Language Courses (ESOL)
- Rights and Entitlements
- Professional Re-qualification
- Access to further and higher education
- Statutory Financial Support and Charitable Trusts that give educational grants
- We also assist clients who cannot get their children accepted by schools

(b) Community Development Programme

Sandwell African Women Association

Under this programme, SAWA gives African refugee women, asylum seekers and girls a voice and chance to express themselves and represent the needs and aspirations of their communities.

(c) Health Advocacy Programme

The main area of charitable activity to achieve the above organisational programme is the provision of Volunteer advocacy to help African refugee women and girls to settle and for African women asylum seekers and refugees to access health and social care services. The programme promotes mental health and sexual health services to Sandwell African communities through community-based one-to-one and group sessions and outreach activities.

(d) Refugee and Migrants Forum

This programme gives a voice to African women refugees and asylum seekers to influence decision makers and policy makers through networking with other women groups.

ACHIEVEMENT AND PERFORMANCE (1st October 2020 to 30th September 2021)

CHARITABLE ACTIVITIES

1. ADVICE & SUPPORT PROGRAMME

In spite of the chaos caused by the Covid-19 lockdown during the year 2020/21, a lot of normal delivery was achieved up until the middle of September 2021. From October 2020 up until Mid-March 2021, advice and support activities did happen as planned thanks to modern technologies and social media. The following is a brief summary of services we have delivered to our Service Users for the last whole year. We did our best to reach the aims and values of the organization in making sure we give the best quality of service to all our Service Users. Our objectives targeted disadvantaged and vulnerable BME women and girls from Refugee backgrounds.

BME women & Girls who were supported in 2020/21

People Supported	Number of Cases	%
Adults Supported	230	57.5
Children Supported	30	7.5
Adults with Mental Health	67	16.75
Young People Supported	73	18.25
Total People Supported	400	100
Areas Addressed		
Benefit Support	21	5.25
Helping refugees into employment	17	4.25
Children educational support & Information on training college courses	24	6
Financial Support	13	3.25
Debt Advice	35	8.75
Homelessness Support	13	3.25
Enterprise Support	5	1.25
Digital Access Support	35	8.75

Sandwell African Women Association

One to one support	33	8.25
Advice, information and guidance	30	7.5
Counselling and emotional support	23	5.75
Mental Health/Anxiety Support	47	11.75
Casework Advocacy, therapeutic support to adults	11	2.75
Other (Legal, Immigration)	6	1.5
Helping refugees make a new life in the UK	10	2.5
Crisis advice and support Crisis	15	3.75
Sickness/CoVID19 Health Advice	13	3.25
Food Provision	37	9.25
Advocacy and Engagement	12	3
Total Number	400	100

SAWA currently supports over 170 families from the local area and 230 individuals. Among the individuals receiving support, 67 are elderly refugee women who suffer from mental health problems (trauma, dementia, stress, anxiety, depression, etc.)

Our support during the pandemic has been vital in helping reach older women who were less fortunate and vulnerable through this awful crisis.

Case Study

From October 2020 to September 2021, Sandwell African Women Association (SAWA) provided emergency support to elderly women who were at high risk of contracting coronavirus, or those who were adversely affected during lockdown. The organisation provided food supplies, essential items and raised awareness around how to protect oneself from the virus. The elderly women who received help were often self-isolating or disabled, meaning they were unable to go out to buy the items they needed and were reliant on volunteer support.

The team of volunteers at SAWA were running a telephone system which enabled easy access to recipients in needs, before arranging support. The organisation worked hard to cope with extra demand for services due to coronavirus and has also been hit hard financially. The team was unable to work from its normal hub - where all its equipment including phones and computers were stored.

Emergency Funds were secured from well-wishers, charitable Trusts and Foundations and have helped our organisation to purchase food, medicine, and essential items needed by elderly women in need – as well as covering volunteers' expenses and transport.

Throughout the coronavirus crisis, we have tirelessly worked hard to keep the elderly women who needed our support safe. The financial support received from different sources during the pandemic has been vital in helping us reach older women who were less fortunate and vulnerable through this awful crisis.

We've received feedback letting us know the huge difference the group's support was making in our community – help we wouldn't be able to provide without the funds given by the benefactors.

2. COMMUNITY DEVELOPMENT PROGRAMME

Happy Sewers' Club

Due to Coronavirus pandemic, the Happy Sewers' Club at SAWA was not able to operate during the year 2020/21 due to continuous shortage in fund and social distancing regulations.

Women's & Social activities

Due to the Coronavirus pandemic, activities for lone mothers were not held during the year as all activities to bring women together to socialise, have fun together, etc. were banned by the government.

Girls Job Club

From March 2021 onward during the year of this report, SAWA delivered job club activities to develop "JOB SKILLS TRAINING TO REDUCE HOUSEHOLD POVERTY". The organisation provided intensive support services to 17 young girls aged 18 – 21 years old to help them try to find work over a period of six to nine months after a long unemployment period during covid-19 pandemic. Project activities included:

- (1) Establishing a young people's Job Club for peer support.
- (2) Run a weekly employability skills drop-in centre for these young people to get support and assistance they need using Zoom meetings where necessary (i.e. a self-help group with a range of social activities including befriending Internet coffee club for work, peer mentoring, practical work such as cookery club, sewing club, emotional support, provision of welfare advice and information, guidance, advocacy, general support and friendship which they needed to reduce the level of depression and isolation).
- (3) Run a Focus group on ending mental health prejudices

3. HEALTH ADVOCACY PROGRAMME

Much of the work done by SAWA during the period of this report was to regularly contact service users over the phone (SAWA's 10 multi-lingual volunteers have tirelessly worked with the elderly women in isolation to address any concern regarding housing, welfare, utility companies, etc.) as well as raise awareness on how to protect oneself to avoid contamination; run health awareness campaigns to improve health and wellbeing i.e. tips to well-being; regular check up on their routines i.e. wake up time, bedtime at usual time, eat at usual meal time; support on healthy eating to boost immune system via healthy cooking sessions over the phone, help to reduce worry and stress, etc.)

Gloria's story

Gloria, 65, told us about the pressure she felt in needing to 'achieve' something during lockdown. She found the pressure she was placing on herself was too much, and just getting through the day was enough. Thanks to support received from Sandwell African Women Association (SAWA), Gloria says:

"Since being in lockdown I've been up and down. At first, I felt that there was a real pressure to come out of this period looking and feeling better than I have before. There was so much time that I needed to do something with it. All I was doing was putting needless pressure on myself."

I started to feel horrible about everything and soon recognised signs of my depression and anxiety starting to build back up. I couldn't wake up on time, I was eating more, I was struggling to focus and kept breaking down.

SAWA helped reassure me that it's ok not to feel great all the time. So I took some time out to do nothing – to reset. Volunteers kept regular contact over the phone to ensure I was staying well and to keep up to date on my needs.

4. REFUGEE AND MIGRANTS FORUM CAMPAIGN

Under this programme, SAWA supported 73 girls who were inactive and not participating in sport or physical activity already provided in the local community due to Covid-19. SAWA ran a Multi-Sport Club to get girls' heart rate up during postcode lockdown. The project delivered these sessions online whilst the pandemic was still at its peak, and we later on transitioned to physical delivery in April 2021 when the government had lifted the postcode lockdown restrictions.

With access to technology such as Coach Now, Hudl, Zoom, Loom, and Cisco WebEx, our online exercises were mainly targeting young girls who were not very active but who wanted to improve their health. The project worked with 73 sportatively disengaged and hard-to reach BME young girls who have been affected by Covid-19, from the most deprived areas of Sandwell and Birmingham aged 16+ through multi-sport sessions (Tennis, Volleyball, Basketball, Badminton, Running and Physical exercise sport) with trained coaches from Sandwell and Birmingham areas. These Young girls had not enough time to exercise physically outside school environment leading to dangerous health risks by developing obesity (1 in 3 girls aged 16 who took part in the sport activity

was overweight), and other uncomfortable body problems because of lack of exercises. Other girls have found it difficult to take part in sport activities away from home because of time and travel constraints during Covid-19 lockdown.

DIFFICULTIES AND SETBACKS DURING THE YEAR

In terms of challenges, projects management in times of Covid-19 pandemic appeared to be a real challenge. One of the most common challenges that our organisation faced was to do with the project schedule while assessing service users' needs due to COVID-19. We often saw that our COVID-19 response was having a knock on effect on decision-making time which was sometimes not well followed. Some covid-19 support responses required to make decisions with incomplete or rapidly changing data for example not being able to respond quickly to a call by a service user who tested positive. We had to apply due diligence precautionary measures before response.

In many instances, we have had to reallocate resources, including project team members, to attend to the immediate surge of patients in their facilities. Additionally, in some circumstances, we had to temporarily suspend support to reduce transmission of the virus.

The coronavirus (COVID-19) impacts have tested the ability of our organisation to effectively deliver its projects and programs. Some of our projects and programmes adapted quickly and effectively, with trustees and sponsors able to pivot to remote working, while other projects and programmes have had substantial delays or cancellations. We have been successfully working remotely for over the period of lockdown. So, basically, it has become part of our DNA we move on after the Covid-19 disease has come to a stable stage. Our organisation has been forced to experiment remote work and thankfully as from now on arrangements are in place should another wave of pandemic strikes the country. With the right tools, methodology and organization now available, it won't be formidably an obstacle to operate if funding is made available.

FUTURE PLANS

After some difficult months at the beginning of this year, we have gone back to a regular schedule, with more social activities, and group meetings, in-person events, though some concerns still remain about the spread of COVID-19 especially for more vulnerable people.

During the lockdown, we have seen the importance of communities working together and how they can share ideas, skills, venues and equipment to support each other and for the benefit of the whole society.

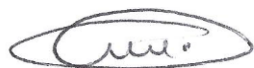
Despite the challenges we are facing due to Covid-19, our organisation will continue keeping vital services running, providing advice, support, opportunities, and practical help.

In the months ahead, SAWA will continue to:

- Provide emergency support to BME women living in Black Country who are at high risk of contracting Covid-19, or those who were adversely affected during lockdown.
- Expand our search for fund for our other activities which didn't take place during the year due to lockdown.
- We aim to increase earnings from grants and other fund-raising activities and identify additional sources of income for shortfalls – either grants or earned. We will begin to build reserves account of between 3 and 6 months of average monthly turnover.
- Develop smart collaboration and partnership working with other local BME groups to enhance the possibility of securing considerable income in capital funding to purchase an African Community Resource Centre (ACRC) where Africans could regularly come together to celebrate their cultural values.

We thank Care Link West Midlands for their continued support as we continue to share their office as well as helping our organisation to continue to grow and develop in becoming a more sustainable social enterprise to support women while using their premises for our office.

Approved by order of the board of trustees on **08/11/2021** and signed on its behalf by:



Ms. M Makanzu Zozo - Trustee

Independent Examiner's Report to the Trustees of Sandwell African Women Association
Year ended 30 September 2021

I report to the trustees on my examination of the financial statements of SANDWELL AFRICAN WOMEN ASSOCIATION ('the charity') for the year ended 30 September 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do 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.

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



Godfrey Massa (Certified Accountant)
Independent Examiner

472a Bearwood Road
Smethwick
West Midlands
B66 4HA

**Statement of Financial Activities Year ended
30 September 2021**

			2021		2020
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	1,500	60,200	61,700	78,820
Charitable activities	5	5,180	–	5,180	5,180
Total income		6,680	60,200	66,880	84,000
Expenditure					
Expenditure on charitable activities	6,7	6,680	44,505	51,185	72,318
Total expenditure		6,680	44,505	51,185	72,318
Net income and net movement in funds		–	15,695	15,695	11,682
Reconciliation of funds					
Total funds brought forward		27,102	9,749	36,851	25,169
Total funds carried forward		27,102	25,444	52,546	36,851

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on page 14 to 21 form part of these financial statements.

Statement of Financial Position Year ended 30 September 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible fixed assets	10	18,160	17,985
Current assets			
Debtors	11	–	8,878
Cash at bank and in hand		34,386	14,397
		<u>34,386</u>	<u>23,275</u>
Creditors: amounts falling due within one year	13	–	4,409
Net current assets		<u>34,386</u>	<u>18,866</u>
Total assets less current liabilities		<u>52,546</u>	<u>36,851</u>
Net assets		<u>52,546</u>	<u>36,851</u>
Funds of the charity			
Restricted funds		25,444	35,954
Unrestricted funds		27,102	897
Total charity funds	14	<u>52,546</u>	<u>36,851</u>

These financial statements were approved by the board of trustees and authorised for issue on **08/11/2021** and are signed on behalf of the board by:



Ms Mamy Makanzu Zozo
Trustee

The notes on page 14 to 21 form part of these financial statements.

Statement of Cashflows Year ended 30 September 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net income		15,695	11,682
<i>Adjustments for:</i>			
Accrued income		(1,275)	–
<i>Changes in:</i>			
Trade and other debtors		8,878	(8,878)
Trade and other creditors		(400)	–
Cash generated from operations		<u>22,898</u>	<u>2,804</u>
Net cash from operating activities		<u>22,898</u>	<u>2,804</u>
Cash flows from investing activities			
Purchase of tangible assets		<u>(175)</u>	<u>(11,681)</u>
Net cash used in investing activities		<u>(175)</u>	<u>(11,681)</u>
Net increase/(decrease) in cash and cash equivalents		22,723	(8,877)
Cash and cash equivalents at beginning of year		<u>11,663</u>	<u>20,540</u>
Cash and cash equivalents at end of year	12	<u>34,386</u>	<u>11,663</u>

The notes on page 14 to 21 form part of these financial statements.

Notes to the Financial Statements Year ended 30 September 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 84 HILTON STREET, WEST BROMWICH, WEST MIDLANDS, B70 9TW, UNITED KINGDOM.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, '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

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 or 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.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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, receipt 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. Donated facilities and services are recognised in the accounts when received if the 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 if 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 which cannot be fully recovered, and is classified under 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

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

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

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related

transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Members Contributions	1,500	–	1,500
Local Giving	–	1,000	1,000
Rosa- Justice & Equality Fund	–	8,000	8,000
The 29th May 1961 Charity Trust	–	3,000	3,000

Sandwell African Women Association

Grants

Women's Resource Centre	—	5,000	5,000
The Michael Marsh Charitable Trust	—	1,500	1,500
Sandwell Council	—	—	—
Sport England	—	—	—
The Casey Trust	—	1,000	1,000
Martin Lewis Coronavirus Fund	—	—	—
The Van Neste Foundation	—	—	—
The Clothworkers Foundation	—	—	—
MIND	—	—	—
The Ernest Hecht Charity Fund	—	—	—
Independent Age	—	—	—
National Lottery	—	—	—
Comic Relief	—	4,000	4,000
Smallwood Trust	—	17,750	17,750
The William Dudley Trust	—	1,000	1,000
Heart of England Community Foundation	—	5,000	5,000
Souter Charity Trust	—	—	—
The Grimmitt Trust	—	1,000	1,000
Arnold Clark Community Fund	—	11,950	11,950
	1,500	60,200	61,700

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Members Contributions	1,500	—	1,500
Local Giving	—	—	—
Rosa- Justice & Equality Fund	—	9,735	9,735
The 29th May 1961 Charity Trust	—	—	—

Grants

Women's Resource Centre	—	—	—
The Michael Marsh Charitable Trust	—	—	—
Sandwell Council	—	3,743	3,743
Sport England	—	8,758	8,758
The Casey Trust	—	—	—
Martin Lewis Coronavirus Fund	—	7,890	7,890
The Van Neste Foundation	—	5,000	5,000
The Clothworkers Foundation	—	3,780	3,780
MIND	—	9,334	9,334
The Ernest Hecht Charity Fund	—	5,000	5,000
Independent Age	—	8,735	8,735
National Lottery	—	9,345	9,345
Comic Relief	—	—	—
Smallwood Trust	—	—	—
The William Dudley Trust	—	—	—
Heart of England Community Foundation	—	3,000	3,000
Souter Charity Trust	—	2,000	2,000
The Grimmitt Trust	—	1,000	1,000
Arnold Clark Community Fund	—	—	—
	1,500	77,320	78,820

5. Charitable activities

Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
----------------------------	-----------------------------------	----------------------------	--------------------------

Sandwell African Women Association

Project Management and Other Services	5,180	5,180	5,180	5,180
---------------------------------------	-------	-------	-------	-------

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
BME Women Support Project: The Grimmitt Trust	—	1,000	1,000
Covid-19 Relief Fund: Comic Relief	—	4,000	4,000
Girl Sport Project	—	—	—
Covid 19 Poverty Emergency Fund: Martin Lewis	—	—	—
Coronavirus Fund	—	—	—
Women In Crisis Support : The William Cadbury Charity Trust	—	416	416
Activities Funded By: The Project Management and Other Income	6,680	—	6,680
Activities Funded By: Smallwood Trust	—	19,618	19,618
Covid 19 Response: Funded By: Rosa-UK Fund For Women	—	4,728	4,728
Multi-Sport Project Funded By Local Giving	—	1,000	1,000
Job Club for NEET YP: The Van Neste Foundation	—	—	—
Reaching Older People: Funded By: The William Dudley Trust	—	1,001	1,001
Girls Exploitation Campaign Funded By Arnold Clark Community Fund	—	1,000	1,000
Breast Cancer Project: The RS Brownless Charity Trust	—	200	200
Youth Ex-Offenders Club: MIND	—	—	—
Activities Funded By: Heart of England Foundation	—	5,000	5,000
Covid 19 Emergency Fund: Funded By: Pink Ribbon	—	1,638	1,638
Befriending Coffee Club: Funded By: Geoff Hill Charitable Trust	—	—	—
Core Cost: Funded By: Women Resource Centre	—	1,581	1,581
Activities Funded By The 29th May 1961 Charity	—	2,990	2,990
Covid 19 Emergency Fund: The Ernest Hecht Charity Fund	—	—	—
Covid 19 Poverty Fund: Independent Age	—	—	—
Covid 19 Emergency Fund: National Lottery	—	—	—
Women's Job Club: Funded By: The Michael Marsh Trust	—	177	177
Emergency Support: Souter Charity Trust	—	—	—
Community Art Project: The Casey Trust	—	156	156
	6,680	44,505	51,185

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
BME Women Support Project: The Grimmitt Trust	—	1,000	1,000
Covid-19 Relief Fund: Comic Relief	—	—	—
Girls Sport Project	—	8,258	8,258
Covid 19 Poverty Emergency Fund: Martin Lewis	—	6,739	6,739
Coronavirus Fund	—	—	—
Women In Crisis Support : The William Cadbury Charity Trust	—	3,000	3,000
Activities Funded By: The Project Management and Other Income	21,203	—	21,203
Activities Funded By: Smallwood Trust	—	—	—
Covid 19 Response: Funded By: Rosa-UK Fund For Women	—	—	—
Multi-Sport Project Funded By Local Giving	—	—	—
Job Club for NEET YP: The Van Neste Foundation	—	3,248	3,248
Reaching Older People: Funded By: The William Dudley Trust	—	—	—

Sandwell African Women Association

Girls Exploitation Campaign Funded By Arnold Clark Community Fund	–	–	–
Breast Cancer Project: The RS Brownless Charity Trust	–	–	–
Youth Ex-Offenders Club: MIND	–	9,334	9,334
Activities Funded By: Heart of England Foundation	–	–	–
Covid 19 Emergency Fund: Funded By: Pink Ribbon	–	–	–
Befriending Coffee Club: Funded By: Geoff Hill Charitable Trust	–	4,030	4,030
Core Cost: Funded By: Women Resource Centre	–	–	–
Activities Funded By The 29th May 1961 Charity	–	–	–
Covid 19 Emergency Fund: The Ernest Hecht Charity Fund	–	4,587	4,587
Covid 19 Poverty Fund: Independent Age	–	4,069	4,069
Covid 19 Emergency Fund: National Lottery	–	6,390	6,390
Women's Job Club: Funded By: The Michael Marsh Trust	–	–	–
Emergency Support: Souter Charity Trust	–	460	460
Community Art Project: The Casey Trust	–	–	–
	<u>21,203</u>	<u>51,115</u>	<u>72,318</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2021 £	Total fund 2020 £
BME Women Support Project: The Grimmitt Trust	1,000	1,000	1,000
Covid-19 Relief Fund: Comic Relief	4,000	4,000	–
Girl Sport Project	–	–	8,258
Covid 19 Poverty Emergency Fund: Martin Lewis Coronavirus Fund	–	–	6,739
Women In Crisis Support : The William Cadbury Charity Trust	416	416	3,000
Activities Funded By: The Project Management and Other Income	6,680	6,680	21,203
Activities Funded By: Smallwood Trust	19,618	19,618	–
Covid-19 Response: Funded By: Rosa-UK Fund For Women	4,728	4,728	–
Multi-Sport Project Funded By Local Giving	1,000	1,000	–
Job Club for NEET YP: The Van Neste Foundation	–	–	3,248
Reaching Older People: Funded By: The William Dudley Trust	1,001	1,001	–
Girls Exploitation Campaign Funded By Arnold Clark Community Fund	1,000	1,000	–
Breast Cancer Project: The RS Brownless Charity Trust	200	200	–
Youth Ex-Offenders Club: MIND	–	–	9,334
Activities Funded By: Heart of England Foundation	5,000	5,000	–
Covid 19 Emergency Fund: Funded By: Pink Ribbon	1,638	1,638	–
Befriending Coffee Club: Funded By: Geoff Hill Charitable Trust	–	–	4,030
Core Cost: Funded By: Women Resource Centre	1,581	1,581	–
Activities Funded By The 29th May 1961 Charity	2,990	2,990	–
Covid 19 Emergency Fund: The Ernest Hecht Charity Fund	–	–	4,587
Covid 19 Poverty Fund: Independent Age	–	–	4,069
Covid 19 Emergency Fund: National Lottery	–	–	6,390
Women's Job Club: Funded By: The Michael Marsh Trust	177	177	–
Emergency Support: Souter Charity Trust	–	–	460
Community Art Project: The Casey Trust	156	156	–
	<u>51,185</u>	<u>51,185</u>	<u>72,318</u>

8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	11,108	5,739

The average head count of employees during the year was Nil (2020: Nil).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

9. Trustee remuneration and expenses**10. Tangible fixed assets**

	Plant and machinery £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 October 2020	8,429	144	11,106	19,679
Additions	175	—	—	175
At 30 September 2021	8,604	144	11,106	19,854
Depreciation				
At 1 October 2020 and 30 September 2021	1,282	72	340	1,694
Carrying amount				
At 30 September 2021	7,322	72	10,766	18,160
At 30 September 2020	7,147	72	10,766	17,985

11. Debtors

	2021	2020
	£	£
Other debtors	—	8,878

12. Cash and cash equivalents

Cash and cash equivalents comprise the following:

	2021	2020
	£	£
Cash at bank and in hand	34,386	14,397
Bank overdrafts	—	(2,734)
	34,386	11,663

13. Creditors: amounts falling due within one year

	2021	2020
	£	£
Bank loans and overdrafts	—	2,734
Accruals and deferred income	—	1,275
Other creditors	—	400
	—	4,409

14. Analysis of charitable funds**Unrestricted funds**

	At 1 October 2020	Income	Expenditure	At 30 September 2021
	£	£	£	£
General funds	26,080	6,680	(6,680)	26,080
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>27,102</u>	<u>6,680</u>	<u>(6,680)</u>	<u>27,102</u>

	At 1 October 2019	Income	Expenditure	At 30 September 2020
	£	£	£	£
General funds	14,398	6,680	(21,203)	(125)
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>15,420</u>	<u>6,680</u>	<u>(21,203)</u>	<u>897</u>

Restricted funds

	At 1 October 2020	Income	Expenditure	At 30 September 2021
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	60,200	(44,505)	15,695
Restricted fund 7 - desc in a/cs	9,749	–	–	9,749
	<u>9,749</u>	<u>60,200</u>	<u>(44,505)</u>	<u>25,444</u>

	At 1 October 2019	Income	Expenditure	At 30 September 2020
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	77,320	(51,115)	26,205
Restricted fund 7 - desc in a/cs	9,749	–	–	9,749
	<u>9,749</u>	<u>77,320</u>	<u>(51,115)</u>	<u>35,954</u>

15. Analysis of changes in net debt

	At 1 Oct 2020	Cash flows	At 30 Sep 2021
	£	£	£
Cash at bank and in hand	14,397	19,989	34,386
Bank overdrafts	(2,734)	2,734	–
	<u>11,663</u>	<u>22,723</u>	<u>34,386</u>

The following pages do not form part of the financial statements.

Detailed Statement of Financial Activities Year ended 30 September 2021

	2021	2020
	£	£
Income and endowments		
Donations and legacies		
Members Contributions	1,500	1,500
Local Giving	1,000	–
Rosa- Justice & Equality Fund	8,000	9,735
The 29th May 1961 Charity Trust	3,000	–
Women's Resource Centre	5,000	–
The Michael Marsh Charitable Trust	1,500	–
Sandwell Council	–	3,743
Sport England	–	8,758
The Casey Trust	1,000	–
Martin Lewis Coronavirus Fund	–	7,890
The Van Neste Foundation	–	5,000
The Clothworkers Foundation	–	3,780
MIND	–	9,334
The Ernest Hecht Charity Fund	–	5,000
Independent Age	–	8,735
National Lottery	–	9,345
Comic Relief	4,000	–
Smallwood Trust	17,750	–
The William Dudley Trust	1,000	–
Heart of England Community Foundation	5,000	3,000
Souter Charity Trust	–	2,000
The Grimmitt Trust	1,000	1,000
Arnold Clark Community Fund	1,000	–
The RS Brownless Charitable Trust	200	–
The William Cadbury Charitable Trust	750	–
Pink Ribbon	2,500	–
The Smallwood Trust	7,500	–
	61,700	78,820
Charitable activities		
Project Management and Other Services	5,180	5,180
Total income	66,880	84,000

Sandwell African Women Association

	2021 £	2020 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	11,108	5,739
Rent	7,200	4,680
Light and heat	1,000	1,000
Other motor/travel costs	611	6,073
Volunteer Costs	4,021	3,741
General Support Costs	9,630	28,405
Training and Empowerment	102	3,768
Hire of Venue	775	5,339
Materials and Resources	184	787
Project Management and Monitoring	–	963
Project Management and Publicity	3,330	3,842
Activities	6,061	6,533
Refreshment and Snacks	–	1,448
QA Accreditation	363	–
In-Kind Assistance	6,800	–
	51,185	72,318
Total expenditure	51,185	72,318
Net income	15,695	11,682

Notes to the Detailed Statement of Financial Activities

	2021	2020
	£	£
Expenditure on charitable activities		
BME Women Support Project: The Grimmitt Trust		
<i>Activities undertaken directly</i>		
Volunteer expenses	–	150
General Support	1,000	–
Hire of Venue	–	150
Project Management and Publicity	–	100
Activities	–	500
Refreshment and Snacks	–	100
	1,000	1,000
 Covid-19 Relief Fund: Comic Relief		
<i>Activities undertaken directly</i>		
Wages/salaries	1,250	–
Volunteer Costs	750	–
Activity Costs	1,000	–
In-Kind Assistance	1,000	–
	4,000	–
 Girl Sport Project		
<i>Activities undertaken directly</i>		
Travel Costs	–	2,728
Direct charitable activity 3 - other type 1	–	600
Training and Empowerment	–	2,000
Hire Of Venue	–	1,000
Materials and Resources	–	300
Marketing and Publicity	–	750
Refreshment and Snacks	–	880
	–	8,258
 Covid 19 Poverty Emergency Fund: Martin Lewis Coronavirus Fund		
<i>Activities undertaken directly</i>		
travel costs	–	1,250
General Support	–	2,523
Project Management and Monitoring	–	963
Project Management and Publicity	–	1,251
Activity Costs	–	752
Carried forward		6,739

Sandwell African Women Association

	2021 £	2020 £
Brought forward		6,739
	—	6,739
Women In Crisis Support: The William Cadbury Charity Trust		
<i>Activities undertaken directly</i>		
Direct charitable activity 5 - other motor/travel costs	—	400
General Support Costs	416	1,000
Training and Empowerment	—	250
Hire of Venue	—	500
Project Management and Publicity	—	400
Activity Costs	—	300
Refreshment and Snacks	—	150
	416	3,000
Activities Funded By: The Project Management and Other Income		
<i>Activities undertaken directly</i>		
Rent	3,180	4,680
Light & heat	1,000	1,000
General Support Costs	2,500	15,523
	6,680	21,203
Activities Funded By: Smallwood Trust		
<i>Activities undertaken directly</i>		
Direct charitable activity 7 - wages/salaries	8,058	—
Rent	2,750	—
Volunteer Costs	850	—
General Support	312	—
Project Management and Publicity	1,875	—
Activity Costs	2,873	—
In-Kind Assistance	2,900	—
	19,618	—
Covid 19 Response: Funded By: Rosa-UK Fund For Women		
<i>Activities undertaken directly</i>		
Wages/salaries	1,800	—
Volunteer Costs	425	—
General Support	1,253	—
In-Kind Assistance	1,250	—
	4,728	—
Multi-Sport Project Funded By Local Giving		
<i>Activities undertaken directly</i>		
General Running Expenses	500	—
Activity Costs	500	—
	1,000	—
Job Club for NEET YP: The Van Neste Foundation		

Sandwell African Women Association

	2021	2020
	£	£
<i>Activities undertaken directly</i>		
Wages/salaries	—	960
Volunteer Expenses	—	350
Hire of Venue	—	639
Materials and Resources	—	50
Project Management and Publicity	—	326
Activity Costs	—	605
Refreshment and Snacks	—	318
	—	3,248
Reaching Older People: Funded By: The William Dudley Trust		
<i>Activities undertaken directly</i>		
Rent	300	—
Volunteer Costs	263	—
General Support	313	—
Project Management and Publicity	125	—
	1,001	—
Girls Exploitation Campaign Funded By Arnold Clark Community Fund		
<i>Activities undertaken directly</i>		
Activity Costs	1,000	—
Breast Cancer Project: The RS Brownless Charity Trust		
<i>Activities undertaken directly</i>		
Activity Costs	200	—
Youth Ex-Offenders Club: MIND		
<i>Activities undertaken directly</i>		
Wages/salaries	—	3,240
General Support Costs	—	1,710
Hire of Venue	—	600
Activity Costs	—	3,784
	—	9,334
Activities Funded By: Heart of England Foundation		
<i>Activities undertaken directly</i>		
Direct charitable activity 16 - rent	650	—
Volunteer Costs	1,000	—
General Support	1,110	—
Project Management and Publicity	590	—
In-Kind Assistance	1,650	—
	5,000	—
Covid 19 Emergency Fund: Funded By: Pink Ribbon		
<i>Activities undertaken directly</i>		
Other motor/travel costs	261	—
Volunteer Costs	150	—
Carried forward	411	—

Sandwell African Women Association

	2021 £	2020 £
Brought forward	411	
General Support Costs	727	—
Hire Of Venue	250	—
Project Management and Publicity	250	—
	1,638	—
Befriending Coffee Club: Funded By: Geoff Hill Charitable Trust		
<i>Activities undertaken directly</i>		
Direct charitable activity 19 - wages/salaries	—	900
Volunteer Costs	—	2,105
General Support	—	1,025
	—	4,030
Core Cost: Funded By: Women Resource Centre		
<i>Activities undertaken directly</i>		
Rent	320	—
Volunteer Costs	233	—
General Support Costs	224	—
Materials and Resources	184	—
Project Management and Publicity	175	—
Activity Costs	82	—
QA Accreditation	363	—
	1,581	—
Activities Funded By The 29th May 1961 Charity		
<i>Activities undertaken directly</i>		
Direct charitable activity 21 - other motor/travel costs	350	—
Volunteer Costs	350	—
General Running Expenses	1,200	—
Hire Of Venue	525	—
Project Management & Publicity	315	—
Activity Costs	250	—
	2,990	—
Covid 19 Emergency Fund: The Ernest Hecht Charity Fund		
<i>Activities undertaken directly</i>		
Other motor/travel costs	—	253
Volunteer Expenses	—	158
General Support	—	1,526
Hire of Venue	—	2,300
Materials and Resources	—	85
Project management and Publicity	—	265
	—	4,587
Covid 19 Poverty Fund: Independent Age		
<i>Activities undertaken directly</i>		
Wages/salaries	—	639
Carried forward		639

Sandwell African Women Association

	2021 £	2020 £
Brought forward		639
Other motor/travel costs	—	317
Volunteer Costs	—	95
General Support Costs	—	2,015
Training an Empowerment	—	435
Materials and Resources	—	179
Project Management and Publicity	—	200
Activity Costs	—	189
	—	4,069
Covid 19 Emergency Fund: National Lottery		
<i>Activities undertaken directly</i>		
Travel Expenses	—	1,125
Volunteer Expenses	—	187
General Running Costs	—	3,083
Training and Empowerment	—	1,083
Materials and Resources	—	173
Management and Publicity	—	450
Activity Costs	—	289
	—	6,390
Women's Job Club: Funded By: The Michael Marsh Trust		
<i>Activities undertaken directly</i>		
General Support	75	—
Training and Empowerment	102	—
	177	—
Emergency Support: Souter Charity Trust		
<i>Activities undertaken directly</i>		
Volunteer Costs	—	96
Hire of Venue	—	150
Project Management and Publicity	—	100
Activity Costs	—	114
	—	460
Community Art Project: The Casey Trust		
<i>Activities undertaken directly</i>		
Activity Costs	156	—
Expenditure on charitable activities		
	51,185	72,318