

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

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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, workoutting, 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
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD			
	<u> </u>	<u>52,546</u>	<u>52,546</u>

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	<u>-</u>	<u>-</u>	<u>2,500</u>	<u>2,500</u>
At 30 September 2022	<u>7,147</u>	<u>72</u>	<u>13,441</u>	<u>20,660</u>
NET BOOK VALUE				
At 30 September 2022	<u>7,147</u>	<u>72</u>	<u>13,441</u>	<u>20,660</u>
At 30 September 2021	<u>7,147</u>	<u>72</u>	<u>10,941</u>	<u>18,160</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.22 £	30.9.21 £
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:

	30.9.22 £	30.9.21 £
Amounts falling due within one year on demand:		
Bank overdrafts	<u>1</u>	<u>1</u>

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	-	-	-
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>

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><u>156,088</u></u>	<u><u>(159,080)</u></u>	<u><u>(2,992)</u></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>