

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
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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

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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		-	14,620	14,620	13,199
TOTAL ASSETS LESS CURRENT LIABILITIES		2,000	34,105	36,105	33,859
NET ASSETS		<u>2,000</u>	<u>34,105</u>	<u>36,105</u>	<u>33,859</u>
FUNDS	8				
Unrestricted funds				2,000	1,000
Restricted funds				<u>34,105</u>	<u>32,859</u>
TOTAL FUNDS				<u>36,105</u>	<u>33,859</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>
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	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
	<hr/>	<hr/>	<hr/>
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	16,351	(12,938)	3,413
	<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>