

Sandwell African Women Association

**CHARITY REGISTRATION NUMBER: 1166949**

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

**Sandwell African Women Association**

**GM ACCOUNTANCY**

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

Sandwell African Women Association

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## **Report of the Trustees for the Year Ended 30 September 2024**

### **Introduction**

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

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

### **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number:** 1166949

**Date of Registration:** 5 May 2016

**Principal address:**

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

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

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

Landline telephone: 01216490724 Mobile Number: 0739813113

Contact E-mail: [info@sawa.org.uk](mailto:info@sawa.org.uk) Website: [www.sawa.org.uk](http://www.sawa.org.uk)

### **Trustees**

Miss M M Zozo, Chairperson

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

Ms S K Waludi, Treasurer

Ms M Menga, Advisor

### **Independent examiner**

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

### **OBJECTIVES AND ACTIVITIES**

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

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

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

## **Objectives and aims**

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

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

## **SAWA Vision**

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

## **SAWA Mission**

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

## **SAWA Goals and Strategic Plan**

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Background**

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

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

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

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

### **Governing document**

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

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

### **Membership**

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

### **Recruitment and Appointment of Management Committee**

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

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

### **Use of volunteers**

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

### **Policies for induction and training**

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

### **Organisation Structure**

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

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

## Sandwell African Women Association

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

### **Trustees' Responsibilities Statement**

The trustees are required under the law applicable to charities in England and Wales to prepare a trustees' report and financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In those financial statements the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Reserves Policy**

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

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

## **2. ACTIVITIES & PROGRAMMES**

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

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

We offer advice on:

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

**(b) Community Development Programme**

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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 (1<sup>st</sup> October 2023 to 30<sup>th</sup> September 2024)**

### **CHARITABLE ACTIVITIES**

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

#### **1. DROP – IN CENTRE**

##### **Overview:**

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

##### **Key Achievements:**

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

##### **Case Study:**

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

##### **Challenges:**

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

#### **2. SEWING & TAILORING CLUB**

##### **Overview:**

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

##### **Key Achievements:**

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

## Sandwell African Women Association

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

### **Case Study:**

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

### **Challenges:**

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

## **3. JOB CLUB**

### **Overview:**

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

### **Key Achievements:**

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

### **Case Study:**

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

### **Challenges:**

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

## **4. MENTAL HEALTH SUPPORT**

### **Overview:**

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

### **Key Achievements:**

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



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

**Case Study:**

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

**Challenges:**

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

## 5. BEFRIENDING INTERNET COFFEE CLUB

**Overview:**

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

**Key Achievements:**

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

**Case Study:**

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

**Challenges:**

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

## 6. SPORTS AND PHYSICAL ACTIVITIES

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

**Key Achievements:**

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

**Case Study:**

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

**Challenges:**

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

**Future Goals:**

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

**DIFFICULTIES AND SETBACKS DURING THE YEAR**

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

**1. For women service users**

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

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

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

**2. For the organisation**

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

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

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

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

**RISK MANAGEMENT**

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

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

## **SAFEGUARDING**

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

## **CONFLICT OF INTEREST**

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

## **INFORMATION ON FUNDRAISING PRACTICES**

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

## **FUTURE PLANS**

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

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

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

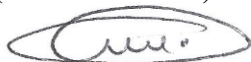
We thank Care Link West Midlands for their continued support as we continue to share their office as well as helping our organisation to continue to grow and develop in becoming a more sustainable social enterprise to support women while using their premises for our office.

## **Conclusion**

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

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

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



Date: 20/11/2024

Ms. M Makanzu Zozo - Trustee

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

**Year ended 30 September 2024**

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

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Godfrey Massa ( Certified Accountant)  
Independent Examiner

472a Bearwood Road  
Smethwick  
West Midlands  
B66 4HA

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

Sandwell African Women Association

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

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

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

Sandwell African Women Association

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

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

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



Ms Mamy Makanzu Zozo,  
Trustee

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

**Statement of Cashflows Year Ended 30 September 2024**

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

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

## Notes to the Financial Statements Year Ended 30 September 2024

### 1. General information

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

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Fund accounting

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

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- ☐ income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- ☐ legacy income is recognised when receipt is probable and entitlement is established.
- ☐ income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.



- ☐ income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- ☐ expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- ☐ expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- ☐ other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

### **Tangible assets**

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

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

### **Depreciation**

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

### **Impairment of fixed assets**

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

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

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

**Financial instruments**

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

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

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

Debt instruments are subsequently measured at amortised cost.

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

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

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

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

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

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

**4. Donations and legacies**

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

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

**5. Expenditure on charitable activities by fund type**

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

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

**6. Expenditure on charitable activities by activity type**

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

**7. Staff costs**

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

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

**8. Trustee remuneration and expenses**

**9. Tangible fixed assets**

	Plant and machinery £	Fixtures and fittings £	Equipment £	Total £
<b>Cost</b>				
At 1 October 2023	8,429	144	14,606	23,179
Additions	—	—	3,250	3,250
<b>At 30 September 2024</b>	8,429	144	17,856	26,429

Sandwell African Women Association

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

**10. Cash and cash equivalents**

Cash and cash equivalents comprise the following:

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

**11. Creditors: amounts falling due within one year**

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

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

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

	At 1 October 2023 £	Income £	Expenditure £	At 30 September 2024 £
General funds	(8,702)	16,180	(6,500)	978
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>(7,680)</u>	<u>16,180</u>	<u>(6,500)</u>	<u>2,000</u>

**Restricted funds**

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

	At 1 October 2023 £	Income £	Expenditure £	At 30 September 2024 £
Restricted Fund 1 - desc in a/cs	–	52,852	(56,867)	(4,015)
Restricted fund 7 - desc in a/cs	38,120	–	–	38,120
	<u>38,120</u>	<u>52,852</u>	<u>(56,867)</u>	<u>34,105</u>

**13. Analysis of changes in net debt**

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

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

Sandwell African Women Association

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



Sandwell African Women Association

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

**Refugee Women in Warm Home: Funded By Local Giving**

*Activities undertaken directly*

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

**Core Cost: ROSA/ Rise Fund**

*Activities undertaken directly*

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

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

*Activities undertaken directly*

General Support	150	—
Hire of Venue	350	—
	<hr/>	<hr/>
	500	—
	<hr/>	<hr/>

**Women Support Centre Funded By The National Lottery**

*Activities undertaken directly*

Materials and Resources	1,645	—
	<hr/>	<hr/>

**IT Electronic Equipment: The Clothworkers Fund**

*Activities undertaken directly*

Materials and Resources	150	—
Consultancy and Advice	500	—
	<hr/>	<hr/>
	650	—
	<hr/>	<hr/>

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

*Activities undertaken directly*

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

Sandwell African Women Association

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