

Sandwell African Women Association
CHARITY REGISTRATION NUMBER: 1166949

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

Sandwell African Women Association

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

Sandwell African Women Association

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Report of the Trustees for the Year Ended 30 September 2025

Introduction

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

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1166949

Date of Registration: 5 May 2016

Principal address:

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

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

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

Landline telephone: 01216490724 Mobile Number: 0739813113

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

Trustees

Miss M MZozo, Chairperson

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

Ms S K Waludi, Treasurer

Ms M Menga, Advisor

Independent examiner

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

OBJECTIVES AND ACTIVITIES

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

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

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

Objectives and aims

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

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

SAWA Vision

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

SAWA Mission

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

SAWA Goals and Strategic Plan

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Background

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

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

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

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

Governing document

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

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

Membership

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

Recruitment and Appointment of Management Committee

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

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

Use of volunteers

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

Policies for induction and training

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

Organisation Structure

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

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

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

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

Trustees' Responsibilities Statement

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

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

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

Reserves Policy

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

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

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

2. ACTIVITIES & PROGRAMMES

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

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

We offer advice on:

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

(b) Community Development Programme

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

(c) Health Advocacy Programme

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

(d) Refugee and Migrants Forum

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

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

CHARITABLE ACTIVITIES

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

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

Our work focused on six main areas:

1. DROP-IN CENTRE

Overview:

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

Key Achievements:

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

Case Study:

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

Challenges:

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

2. SEWING & TAILORING CLUB

Overview:

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

Key Achievements:

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

Case Study:

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

Challenges:

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

3. JOB CLUB

Overview:

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

Key Achievements:

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

Case Study:

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

Challenges:

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

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

4. MENTAL HEALTH SUPPORT

Overview:

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

Key Achievements:

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

Case Study:

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

Challenges:

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

5. BEFRIENDING INTERNET COFFEE CLUB

Overview:

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

Key Achievements:

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

Case Study:

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

Challenges:

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

6. SPORTS AND PHYSICAL ACTIVITIES

Overview:

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

Key Achievements:

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

- Reported improved physical health and confidence among participants.

Case Study:

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

Challenges:

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

Future Goals (2025–2026)

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

Difficulties and Setbacks During the Year

a. For Women Service Users

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

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

b. For the Organisation

SAWA also faced organisational and operational challenges:

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

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

2. Risk Management

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

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

3. Safeguarding

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

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

4. Conflict of Interest

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

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

5. Information on Fundraising Practices

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

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

6. Future Plans

Looking ahead to 2025–2026, SAWA aims to:

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

7. Conclusion

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

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

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

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



Date: 06/10/2025

Ms. M Makanzu Zozo – Trustee

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

Year ended 30 September 2025

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



Godfrey Massa (Certified Accountant)
Independent Examiner

472a Bearwood Road
Smethwick
West Midlands
B66 4HA

Sandwell African Women Association

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

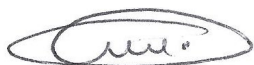
			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	13,755	60,740	74,495	65,650
Total income		<u>13,755</u>	<u>60,740</u>	<u>74,495</u>	<u>65,650</u>
Expenditure					
Expenditure on charitable activities	5,6	5,680	51,847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

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

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

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

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



Mrs Mamy Makanzu Zozo
Trustee

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

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

Notes to the Financial Statements Year Ended 30 September 2025

1. General information

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

2. Statement of compliance

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

3. Accounting policies

Basis of preparation

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

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

Going concern

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

Fund accounting

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

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

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

Incoming resources

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

- ☐ income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- ☐ legacy income is recognised when receipt is probable and entitlement is established.
- ☐ income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- ☐ income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

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

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

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

Tangible assets

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

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

Depreciation

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

Impairment of fixed assets

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

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

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

Financial instruments

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

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

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

Debt instruments are subsequently measured at amortised cost.

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

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

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

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

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

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

4. Donations and legacies

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

Sandwell African Women Association)

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

5. Expenditure on charitable activities by fund type

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

6. Expenditure on charitable activities by activity type

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

7. Staff costs

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

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

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

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

10. Creditors: amounts falling due within one year

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

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

	At 1 October 202 4	Income	Expenditure	At 30 September 2025
	£	£	£	£
General funds	(7,453)	13,755	(5,680)	622
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>(6,431)</u>	<u>13,755</u>	<u>(5,680)</u>	<u>1,644</u>

	At 1 October 202 3	Income	Expenditure	At 30 September 2024
	£	£	£	£
General funds	(3,037)	26,505	(24,240)	(772)
Unrestricted fund 7 - desc in a/cs	1,022	–	–	1,022
	<u>(2,015)</u>	<u>26,505</u>	<u>(24,240)</u>	<u>250</u>

Restricted funds

	At 1 October 202 4	Income	Expenditure	At 30 September 2025
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	60,740	(51,847)	8,893
Restricted fund 7 - desc in a/cs	38,120	–	–	38,120
	<u>38,120</u>	<u>60,740</u>	<u>(51,847)</u>	<u>47,013</u>

	At 1 October 202 3	Income	Expenditure	At 30 September 2024
	£	£	£	£
Restricted Fund 1 - desc in a/cs	–	39,145	(45,826)	(6,681)
Restricted fund 7 - desc in a/cs	38,120	–	–	38,120
	<u>38,120</u>	<u>39,145</u>	<u>(45,826)</u>	<u>31,439</u>

12. Analysis of changes in net debt

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

Management Information Year Ended 30 September 2025

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

Sandwell African Women Association

Detailed Statement of Financial Activities Year Ended 30 September 2025

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

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

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

Sandwell African Women Association

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

Sandwell African Women Association

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