

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW) CYMRU

England & Wales · Charity number 1190097

Details

Other names GROW

Status Registered

Legal form CIO

Registered 2020-06-24

Register [View on the Charity Commission register](#)

Contact

Address Unit 12 St. Davids Shopping Center
St David's Place
Swansea
SA1 3LG

Phone 01792712888

Email info@growcymru.org.uk

Website www.growcymru.org.uk

Activities

Objects: 1. TO ADVANCE THE EDUCATION AND RELIEVE UNEMPLOYMENT OF WOMEN IN WALES2. THE PREVENTION OR RELIEF OF POVERTY OF WOMEN IN WALES3. PROMOTING EQUALITY AND DIVERSITY BY THE ELIMINATION OF DISCRIMINATION ON THE GROUNDS OF AGE, SEX, OR SEXUAL ORIENTATION

Activities: To advance the education of and relieve unemployment of women in WalesThe prevention and relief of poverty of womenPromoting equality and diversity by the elimination of discrimination on the grounds of age, sex or sexual orientation

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Throughout Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-30	£69,918	£46,092	-	-
2024-03-30	£55,002	£35,463	-	-
2023-03-30	£44,458	£37,650	-	-
2022-03-30	£45,865	£31,673	-	-
2021-03-30	£65,340	£50,519	-	-

Trustees

Name	Role	Appointed
Jayne Davies	Chair	2023-02-10
Kathleen Jayne Owen-Rees		2024-10-17

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW) CYMRU

England & Wales - Charity number 1190097

Accounts



Growing Real Opportunities for Women (GROW) Cymru

Registered Charity No. 1190097
Trustees' Annual Report for the year ended 31 March 2025

Introduction and Thanks

We are pleased to present our Trustees' Annual Report together with the financial statements for the year ended 31 March 2025.

We would like to say a heartfelt thank you to our funders, supporters, partners, and volunteers who give so many hours of their expertise and time. **Growing Real Opportunities for Women (GROW) Cymru** could not deliver, operate, and provide the services we do without their commitment.

A special thank you goes to the **City and County of Swansea**, who continue to supported us throughout our journey.

Since officially opening our doors on 1 July 2019, GROW Cymru has gone from strength to strength. Despite challenges in our early days and through the pandemic, 2024–25 has been a year of continued growth, expansion, and community connection. Everything we have achieved has been made possible by the dedication of our volunteers and the belief of the women we serve.

Chair's Report

As Chair of the Board of Trustees, I have had the privilege of serving GROW since 2023. During this period, I have observed the organisation's continued commitment to responding effectively to the evolving needs of our community.

A notable development over the past year has been the significant increase in demand for food support. Our Foodbank now assists a wide range of individuals and families on a weekly basis, including those from diverse cultural backgrounds. It has also provided essential

support to families with school-aged children during school holidays, when access to free school meals is unavailable.

In addition to the Foodbank, GROW has continued to offer a variety of courses and programmes designed to support our users and women within the community. The Knit & Natter group remains highly active, producing items such as lap blankets for older residents and hats for babies. Our arts and crafts group continues to provide a safe, welcoming environment in which women can gather, build connections, and express their creativity.

I would like to formally recognise the invaluable contribution of our volunteers. Their dedication, professionalism, and willingness to share their skills underpin much of the charity's work. Without their continued support, many of our services simply would not be possible.

Throughout my tenure, I have appreciated the opportunity to be actively involved in the operational aspects of the charity. This engagement has deepened my understanding of GROW's work and further highlighted the impressive extent of what the organisation achieves.

Objectives and Activities

GROW Cymru exists to **enable, empower, and encourage women** to overcome barriers to social and financial inclusion and independence. We aim to build confidence, self-esteem, and opportunity through education, economic activity, volunteering, and community engagement.

We provide a safe, inclusive space where women from all backgrounds can learn new skills, access support, and connect with others. Our work focuses on:

- Delivering training and personal development workshops
- Providing volunteering and mentoring opportunities
- Offering practical support such as food, clothing, and essentials
- Building strong community networks and partnerships

Achievements and Performance

Training and Development

We continue to deliver both accredited and non-accredited in-house training, including:

- Personal Development and Confidence Building
- JET – Job Employment Training
- Nurture – Introduction to Enterprise
- Mature – Developing Your Enterprise
- *Fit 4 Life* – A Financial Workout

In partnership with external organisations, we also delivered courses in Food Hygiene (Level 2), Health & Safety, IT, Drug & Alcohol Awareness, and non-accredited workshops in Volunteering, Budgeting, Time Management, and Teamwork.

28 women completed Personal Development workshops, 95 women attended Digital Skills and **36 women** completed other training courses, many gaining more than one qualification.

Projects

ABC-123: School Uniform Recycling Project

Our school uniform recycling initiative continues to grow and make a real difference to families across Swansea. During the year we distributed **over 5000 school uniforms and children's coats**.

This project supports families struggling with the rising cost of living, reduces landfill waste, and strengthens community ties. We remain a permanent fixture on the **City and County of Swansea website**, where families are referred to us when uniform grants are unavailable.

Women Into Work

This project provides women with clothing suitable for job interviews and work. Donated workwear is cleaned, sorted, and redistributed to women seeking employment.

Many of our clients come to us after difficult life circumstances. Receiving suitable clothing helps them feel confident and prepared - a small act that can change the course of someone's future.

We welcome donations of quality, pre-loved workwear items such as trousers, suits, dresses, shirts, and coats. Every piece supports another woman's success story and helps reduce textile waste.

Winter Coats - Help Yourself

Our winter coat appeal continues to be one of our most successful community initiatives. Between November 2024 and February 2025, we received 1500 coats distributed 1432 coats and jackets free of charge to anyone in need.

Community members began asking as early as September whether the project would return -a true sign of how valued it has become.

Breakfast Club and Warm Space

With funding from the **Community Foundation Wales** and **City and County of Swansea Tackling Poverty and COAST Grants**, we provided a welcoming "Warm Space" for women struggling with energy costs.

"These grants have allowed us to continue providing our Breakfast Club, offering a hot breakfast and a healthy meal twice a week, and creating a safe space for friendship, warmth, and community connection."

Food Bank

Our **Food Bank** continues to meet the needs of families affected by the cost-of-living crisis, providing essential food support to **around 30 families per week**.

Funding from **Community Foundation Wales (Principality Grant)**, **ASDA**, and donations from **Iceland** have helped us maintain this service.

The Food Bank is an inclusive and welcoming space where volunteers and beneficiaries work side-by-side. Many have formed new friendships and gained confidence, with informal meetups and walks extending beyond the project.

Knit 'n' Natter

This group continues to thrive. Older women teach new members to knit and crochet, building confidence and companionship across generations.

This year, the group produced **lap blankets for care homes**, **baby blankets for Social Services**, and handmade **toys and crafts for fundraising** - all while strengthening bonds among participants.

We have also had **several women referred to us due to poor mental health and social isolation**. The group provides a gentle, welcoming space where they can connect, share, and rebuild confidence through creative activity and friendship.

Arts & Crafts

Our **Arts & Crafts sessions** have become another valued part of our wellbeing provision. Activities have included:

- Glass painting
- Pottery
- Card making
- General creative craft workshops

These sessions provide opportunities for relaxation, socialising, learning new skills, and reducing stress in a supportive environment. Many women who struggle with confidence or loneliness have found these sessions uplifting and empowering.

Period Poverty Project

This project provides free sanitary products to over **60 women each month**, and we also supply local cafés with free products to ensure access for all.

We were once again successful in securing funding from the **City and County of Swansea** to continue the project for another year.

English for Speakers of Other Languages (ESOL)

Our weekly **ESOL classes** continue every Friday morning, with an average of **12 women attending** each week.

Participants come from diverse backgrounds, many with little or no English or literacy in their first language. The classes are informal, supportive, and life-changing for the women who attend.

Volunteers and Staffing

GROW Cymru operates with **no paid staff**.

We are fortunate to have:

- **16 regular volunteers** giving around **10 hours per week**, and
- **5 additional volunteers** giving at least 4 hours per week.

They support projects including the Food Bank, ABC-123, ESOL, Period Poverty, ICT, Health & Wellbeing, and Arts & Crafts.

Our volunteers are the heart of GROW Cymru. Their generosity, skills, and commitment make everything possible.

Structure, Governance and Management

Growing Real Opportunities for Women (GROW) Cymru is a voluntary organisation and registered charity (No. 1190097) based in Swansea.

The charity is governed by its **Memorandum and Articles of Association** and managed by a Board of Trustees, who are also the company's directors for legal purposes.

GROW Cymru complies with the **Charities Act 2011**, the **Companies Act 2006**, and the **Statement of Recommended Practice (SORP FRS 102)**.

Our Trustees ensure good governance and are committed to safeguarding, transparency, and accountability in all our operations.

Trustee Induction and Training

In February 2023, four new trustees joined the Board. Each received a comprehensive induction pack, including our handbook and governance policies outlining their legal responsibilities.

Formal training will be arranged to ensure trustees continue to develop their knowledge and confidence in governance, safeguarding, and charity finance.

Support and Signposting

We work closely with a range of partner organisations and referral agencies, including: **Race Equality First, Working Swansea, Swansea City of Sanctuary, Communities for Work, Careers Wales, BAWSO, Women's Aid**, and the **Congolese Development Project**.

We also receive self-referrals from women seeking support, advice, or community connection.

Financial Review

The Trustees confirm that the financial statements comply with the **Charities Act 2011**, the **Companies Act 2006**, and the **Statement of Recommended Practice (SORP FRS 102)**.

The charity remains financially stable thanks to careful management of grants, donations, and community fundraising. The Trustees continue to explore sustainable income streams to support long-term delivery and growth.

Plans for the Future

Looking ahead, GROW Cymru aims to:

- Expand our programmes for **women aged 50+**, providing activities and shared hot meals to reduce isolation.
- Strengthen our **volunteer development** through new training and peer support opportunities.
- Continue to grow our **food, clothing, and wellbeing projects** in response to community need.
- Explore opportunities for **partnerships and small grants** to ensure sustainability beyond 2025.

Our goal is to ensure that every woman who comes through our doors feels valued, supported, and inspired to build a better future

Public Benefit Statement

The Trustees confirm that they have complied with their duty under **Section 17 of the Charities Act 2011** to have due regard to the Charity Commission's guidance on public benefit.

Our activities directly benefit women and families in Swansea and the wider South Wales community, improving confidence, wellbeing, and financial resilience.

Acknowledgements

We extend our sincere thanks once again to all our **funders, partners, and volunteers**, including:

- City and County of Swansea
- Community Foundation Wales
- ASDA
- Iceland Foods
- Our many individual donors and supporters

And above all, to the **women of Swansea** - whose strength, courage, and generosity continue to inspire everything we do.

Signed on behalf of the Trustees:)

Name: Jayne Davies

Position: Trustee Chair

Date: 12/11/2025



Receipts and payments accounts

CC16a

For the period from	1ST APRIL 2024	To	Period end date 31ST MARCH 2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
BF	-	24,781	-	24,781	6,808
City & County Swansea	-	12,776	-	12,776	8,450
Community Foundation Wales	-	19,081	-	19,081	17,081
Neath Port Talbot CBC	-	-	-	-	-
Swansea Council for Voluntary Services	-	-	-	-	-
Groundwork UK	-	-	-	-	-
Austin Bailey	-	-	-	-	500
Arnold Clark	-	-	-	-	9,700
Generated Income	13,280	-	-	13,280	-
Donations	-	-	-	-	2,500
Asda Green Voucher	-	-	-	-	-
Space Hive	-	-	-	-	9,715
Sports Wales	-	-	-	-	736
Local Giving	-	-	-	-	500
Culture Grants	-	-	-	-	3,101
Swansea Bay Foundation	-	-	-	-	2,750
The Supreme Master Ching Hai Int Ass	-	-	-	-	-
MAB Gwallia	-	-	-	-	-
Credi	-	-	-	-	-
Sub total (Gross income for AR)	13,280	56,638	-	69,918	61,841
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	13,280	56,638	-	69,918	61,841
A3 Payments					
Rent/Insurance	-	5,611	-	5,611	4,304
Swansea Business Improvement	-	-	-	-	66
Accounts	223	-	-	223	216
Phone/Internet/Website	-	934	-	934	952
Utilities	3,386	3,386	-	6,772	8,513
Stationary/printing/photopying	1,122	2,246	-	3,368	3,244
Consumables	391	-	-	391	-
Hygiene Products	26	-	-	26	49
Furniture & Sewing Machines	-	-	-	-	-
Company House	-	-	-	-	-
Repair/Maintenance	681	1,000	-	1,681	529
Salaries	-	0.00	-	-	1,358
Training/Consultancy/Workshops	-	12,880	-	12,880	2,710
Travel	-	1,345	-	1,345	674
Cleaning	98	-	-	98	180
Material/Arts & Craft & Tshirts	-	1,773	-	1,773	3,187
Foodbank/Refreshments	-	10,934	-	10,934	7,337
Postage/Misc	-	57	-	57	468
Sub total	5,927	40,165	-	46,092	33,787
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	5,927	40,165	-	46,092	33,787

Net of receipts/(payments)	7,353	16,472	-	23,825	28,054
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	7,353	16,472	-	23,825	28,054

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-

(agree balances with receipts and payments account(s))

Agreement Error	Agreement Error	OK
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Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	DENISE MURPHY	27/11/25



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Growing Real Opportunities for Women (GR)W Cymru

**On accounts for the year
ended**

31st March 2025

**Charity no 1190097
(if any)**

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

**Responsibilities and
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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**

[The charity's gross income does not exceeded £250,000 and I am qualified to undertake the examination.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 matters in connection to the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: **29/11/2025**

Name: **Yvonne Jardine**

**Relevant professional
qualification(s) or body
(if any):**

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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Section A

Independent Examiner's Report

Report to the trustees

Charity Name

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW)

On accounts for the year ended

1.04.2022 - 31.03.2023

Charity no (if any)

1190097

cy may

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Ann Casey

Date:

15.1.24

Name:

ANN CASEY

Relevant professional qualification(s) or body

(if any):

--

Address:

160 HOLLETT ROAD
TREBOETH
SWANSEA SAS9ER.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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Receipts and payments accounts

For the period from	Period start date 01/04/2022	To	Period end date 31/03/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
BF	15,686	-	-	15,686	14,193
City & County of Swansea	-	-	-	-	1,100
CommunityFoundation Wales	-	2,000	-	2,000	2,000
Neath Port Talbot CBC	-	13,370	-	13,370	10,300
Swansea Council for Voluntary Services	-	-	-	-	3,392
Groundwork UK	-	-	-	-	2,000
Congolese Project	-	-	-	-	4,000
Austin Bailey	-	-	-	-	1,000
Arnald Clark	-	70	-	70	3,500
Generated Income	-	-	-	-	3,132
Donations	3,832	-	-	3,832	650
Asda Green Voucher	-	-	-	-	447
Credit	-	-	-	-	151
Local Giving	500	-	-	500	-
The Supreme Master Ching Hai Int Ass	-	4,000	-	4,000	-
MAB Gwalia	5,000	-	-	5,000	-
Sub total (Gross income for AR)	25,018	19,440	-	44,458	45,865
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	25,018	19,440	-	44,458	45,865
A3 Payments					
Rent/Insurance	-	3,911	-	3,911	3,911
Swansea Business Improvement	44	-	-	44	44
Account	-	-	-	-	770
Phone/Internet/Website	-	625	-	625	1,228
Utilities	1,007	2,012	-	3,019	1,717
Stationery/printing/photocopy	-	231	-	231	433
Heater	-	-	-	-	311
Hygine Products	-	-	-	-	348
Furniture and Sewing Machines	-	-	-	-	4,210
Company House	-	-	-	-	21
Repair/Maintenance	10	-	-	10	1,538
Salaries	-	28,389	-	28,389	8,734
Training/Consultancy	417	-	-	417	900
Volunteer's/ Beneficiries cost	-	360	-	360	1,370
Cleaning	-	30	-	30	97
Material Arts & Craft & Tshirts	-	-	-	-	2,828
Food/refreshments	270	271	-	541	331
Petty Cash	-	-	-	-	764
Postage/Misc/	73	-	-	73	2,118
	1,821	35,829	-	37,650	31,673
Sub total	-	-	-	-	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,821	35,829	-	37,650	31,673

	23,197	- 16,389	-	6,808	14,192
<i>Net of receipts/(payments)</i>	-	-	-	-	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	23,197	- 16,389	-	6,808	14,192
<i>Cash funds this year end</i>					

Section B Statement of

Categories

B1 Cash funds

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
Total cash funds	-	-	-

(agree balances with receipts and payments account(s))

B2 Other monetary assets

Details	Agreement Error Unrestricted funds to nearest £	Agreement Error Restricted funds to nearest £	OK Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Ann Casey</i>	ANN CASEY	15.1.24

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW) CYMRU

England & Wales - Charity number 1190097

Accounts



GROW

Growing Real Opportunities for Women

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW) CYMRU

ANNUAL REPORT TO THE BOARD OF TRUSTEES

MARCH 2024

TRUSTEES: Ms. Jayne Davies
Mrs. Ann Casey
Ms. Kathleen
Mrs. Naaema Al Raisi

CHARITY NUMBER: 1190097

REGISTERED OFFICE: Unit 12, St. David's Shopping Centre
St. David's Place
Swansea
SA1 3LG

BANKERS: Santander Bank
1 Union Street
Swansea
SA1 3EE

We are pleased to present our annual report together with financial statements for the year ended 31st March 2024.

We would like to say thank you to our funders, supporters, partners, and to our volunteers, who give so many hours of their expertise and time. Growing Real Opportunities for Women (GROW) Cymru, would not be able to deliver, operate and provide the services that we do without them.

A big thank you to the City and County of Swansea who have supported us throughout our journey so far.

CHIEF EXECUTIVE OFFICER'S REPORT:

Growing Real Opportunities for Women (GROW) Cymru has now successfully completed its fourth year of delivery. Having officially opened our doors to the public on 1st July 2019, our first six months was a bit chaotic to say the least, with a break in and several other hiccups we ended the first year on a high.

Following the challenges experienced through the pandemic we can proudly say that 2022-23 has been a year of growth and expansion with lots of support from partners and the community. We continue to improve and expand our provisions, and all of this has been achieved with the help and dedication of our volunteers, and their commitment to GROW Cymru. I would like to thank each and every one of them for believing in GROW Cymru and all we are trying to achieve.

TRAINING:

GROW Cymru continues to provide our in-house training, accredited and non-accredited in the following areas:

- Personal Development and Confidence Building
- JET - Job Employment Training
- Nurture - Introduction to Enterprise
- Mature - Developing your Enterprise
- £it 4 LiFe - A Financial Workout

Alongside these workshops we have partnered with outside organisations and delivered several other accredited courses in Food Hygiene, Health & Safety, IT, Drug & Alcohol Awareness and several non-accredited courses in Volunteering, Budgeting your Finances, Time Management and Teamwork.

Twenty-eight women completed Personal Development workshops, and forty-six women completed the various other course, with many of them completing more than one qualification.

PROJECTS:

ABC-123: Our school uniform recycling project.

The number of parents using our "ABC123" pre-loved school uniform project continues to grow and has gone from strength to strength, alongside the children's coats, which are an expense parents are struggling with. Following the economic crisis in late 2022 with the increase in fuel and the cost of living we decided to provide school uniforms and coats FOC during the months of January and February 2023. This was extremely successful, and we provided over 1,500 pieces of uniform and children's coats. Once again it is thanks to our volunteers who collect, sort, wash and iron our pre-loved school uniform.

Once again it is a reminder that the use of pre-love uniforms has a serious impact on family's finances and on strengthening our community, it also plays an essential role in reducing landfill, sustaining our precious environment and protecting our natural resources. A win win situation for everyone. We remain a permanent fixture on the City & County of Swansea website, with them referring families to us for uniforms, more specifically those who have applied for a uniform grant and have been unsuccessful.

WOMEN INTO WORK:

The project continue to provide clothing for women returning to work and requiring suitable clothes for interviews and work. We accept donated formal clothing which is then dry cleaned/laundered and re-distributed to women in need for a small donation.

WINTER COATS - HELP YOURSELF:

Once again, our appeal for winter coats and jackets were extremely successful. From November to the end of February we received donations of 151 (one-hundred and fifty one coats) and redistributed to members of the public who were in need. This will now become a regular annual project.

BREAKFAST CLUB:

Growing Real Opportunities for Women (GROW) Cymru continue to provide a Warm Space during the winter months, provide a breakfast on a Tuesday and Thursday mornings. The project enables women not only to have a breakfast in a warm space but also to socialise and meet new people. For some this is the only time they will have breakfast as many are still suffering from the Cost of Living Crisis.

FOOD BANK:

During the pandemic and followed by the Cost-of-Living Crisis we realised that there was a need for a Foodbank for women living in the local vicinity of Growing Real Opportunities for Women (GROW) Cymru. The Food Bank support approximately 50 women per week with basic items. We now partner with Cwtch Mawr a multi-bank providing essential goods to those in need. Cwtch Mawr, which means 'Big Hug' in English is Wales first Multibank - a community donations hub offering support for families experiencing poverty across Swansea. It provides surplus essentials such as warm clothes, hygiene products, school uniforms and bedding donated by businesses, like amazon, directly to those in need.

KNIT 'N NATTER:

Growing Real Opportunities for Women (GROW) Cymru is a Knit'N'Natter group in Swansea City Centre; we meet every Tuesday 12.30pm to 3pm. The group continues to grow and welcome new members, where they can socialise, learn new skills and share their skills in knitting, crocheting and needle work. We continue to produce lap-blankets which are donated to local care homes; memory blankets for Social Services to give to newborn babies and baby products and toys to sell to raise funds to purchase items for the group.

The group get together with like-minded people to crochet and knit, have a chat with new friends, learn new stitches and share our love of all things woolly

PERIOD POVERTY:

The free sanitary products are extremely successful with us providing products to over sixty women every month. We also supply a few local cafes with free products for their toilets which is a way of advertising our project and spreads the word. Once again, we were successful in securing funding from the City & County of Swansea to continue the project for another year.

ENGLISH AS A SECOND LANGUAGE:

We offer free (subject to eligibility) English classes for people who do not speak English as their first language. Many of our students progress onto college/university courses or into employment. The ESOL classes are every Thursday and Friday morning 10.30am to 12.30pm and continue to be extremely popular with an average of 24 women attending each week.

ONLY GIRLS ALLOWED:

This project launched in September 2020 has been very successful. However, during the latter part of 2022, the numbers started dropping off and the women started to disagree over the different activities, it was therefore decided that the group would be put on hold for the foreseeable future. The group ended in November 2022.

MARKETING & PROMOTION:

Website: www.growcymru.org.uk

Facebook: GROW Cymru ID: 2256726307987118

Facebook: GROW Cymru Shop ID: 100846257947161

STAFF:

The charity is currently run solely by volunteers including the management as we have been unable to secure money for salaries.

VOLUNTEERS:

Volunteers are the backbone of Growing Real Opportunities for Women (GROW) Cymru; without volunteers we would be unable to provide and deliver the activities and services we do. We have sixteen volunteers, who give a minimum of ten hours per week, and volunteers who give their time when we have activities/events i.e. International Women's Day celebration, Cultural Diversity.

Some of our projects such as the - Foodbank, ABC-123, Period Poverty, English for Speakers of Other Languages, Health and Wellbeing, ICT and Arts & Craft are all run and managed by volunteers.

Our volunteers add great value to Growing Real Opportunities for Women (GROW) Cymru. They also bring a wide range of skills, experience and knowledge to GROW. Above all they help GROW to achieve its mission and goals.

STRUCTURE, GOVERNANCE AND MANAGEMENT:

Growing Real Opportunities for Women (GROW) Cymru is a voluntary organisation that provides training, support, mentoring and guidance and volunteering opportunities to women of all backgrounds and all ages across South Wales. Based in Swansea city centre, Growing Real Opportunities for Women (GROW) Cymru aims to enable, empower and encourage women to overcome the barriers they face to social and financial inclusion and independence. To increase self-confidence and improve their self-esteem through economic activity, education and volunteering.

GROW Cymru offers a unique programme of training, workshops, discussion groups and learning, where women can explore their fears and barriers as well as their aspirations and opportunities and take the first steps towards a more inclusive future.

TRUSTEE INDUCTION & TRAINING:

In February 2023 four new individuals were nominated and accepted as a new Board of Trustees for Growing Real Opportunities for Women (GROW) Cymru. All were given the organisation handbook which outlines their legal and constitutional responsibilities as members of the Management Committee, to familiarise themselves with our operational objectives. Formal training will be organised

SUPPORT & SIGNPOSTING:

Growing Real Opportunities for Women (GROW) Cymru refer too and receive referrals from other organisations such as Race Equality First, Working Swansea, Swansea City of Sanctuary, Communities at Work, Careers Wales, BAWSO, Women's Aid and Congolese Development Project, and self-referrals.

Sharon V Rouse,
Chief Executive Officer

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW) CYMRU

England & Wales - Charity number 1190097

Accounts

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

GROWING REAL OPPORTUNITIES FOR WOMEN(GROW) Cymru

On accounts for the year
ended

04/01/2022 TO 03/31/2023

Charity no
(if any)

Set out on pages

1

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023.

Responsibilities and basis
of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

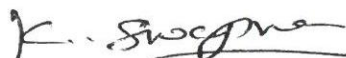
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:



Date: 24/12/2022

Name: Kadari swapna kumari

Relevant professional qualification(s) or body (if any):

Accountant (B.com)

Address:

F.no:2, 18-159-GF2, Balaji Towers, Hanumanpet, Anadnagar, Malkajgiri, Hyderabad, 500027.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

I Received Receipts and Payments Statement As per my Knowledge, All Receipts and Payments Correct and Matched.



Receipts and payments accounts

For the period from	Period start date 01/04/2021	To	Period end date 31/03/2022
----------------------------	---------------------------------	-----------	-------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
BF	14,193	-	-	14,193	-
City & County of Swansea	-	1,100	-	1,100	-
Community Foundation Wales	-	2,000	-	2,000	-
Neath Port Talbot CBC	-	10,300	-	10,300	-
Swansea Council for Voluntary Services	-	3,392	-	3,392	-
Groundwork UK	-	2,000	-	2,000	-
Congolese Project	4,000	-	-	4,000	-
Austin Bailey	-	1,000	-	1,000	-
Arnald Clark	-	3,500	-	3,500	-
Generated Income	3,132	-	-	3,132	-
Donations	650	-	-	650	-
Asda Green Voucher	447	-	-	447	-
Credit	151	-	-	151	-
Sub total (Gross income for AR)	22,573	23,292	-	45,865	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	22,573	23,292	-	45,865	-
A3 Payments					
Rent/Insurance	-	3,911	-	3,911	-
Swansea Business Improvement	44	-	-	44	-
Account	770	-	-	770	-
Phone/Internet/Website	442	786	-	1,228	-
Utilities	572	1,145	-	1,717	-
Stationery/printing/photocopy	-	433	-	433	-
Heater	-	311	-	311	-
Hygiene Products	348	-	-	348	-
Furniture and Sewing Machines	-	4,210	-	4,210	-
Company House	21	-	-	21	-
Repair/Maintenance	1,538	-	-	1,538	-
Salaries	-	8,734	-	8,734	-
Training/Consultancy	900	-	-	900	-
Volunteer's cost	-	1,370	-	1,370	-
Cleaning	-	97	-	97	-
Material Arts & Craft & Tshirts	-	2,828	-	2,828	-
Food/refreshments	-	331	-	331	-
Petty Cash	764	-	-	764	-
Postage/Misc/	2,118	-	-	2,118	-
	7,517	24,156	-	31,673	-
Sub total	7,517	24,156	-	31,673	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	7,517	24,156	-	31,673	-
Net of receipts/(payments)	15,056	- 864	-	14,192	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds at year end	15,056	1 864	-	14,192	25/01/2023 -

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW) CYMRU

England & Wales - Charity number 1190097

Accounts



GROW

Growing Real Opportunities for Women

GROWING REAL OPPORTUNITIES FOR WOMEN (GROW) CYMRU

ANNUAL REPORT TO THE BOARD OF TRUSTEES

MARCH 2021

TRUSTEES: Cllr. Erika Kirchner
Mrs Jill Downs
Mrs Lynah Levy-Wilson
Mrs. Eileen Lennon
Nancy
Jacqueline

CHARITY NUMBER: 1190097

REGISTERED OFFICE: Unit 12, St. David's Shopping Centre
St. David's Place
Swansea
SA1 3LG

BANKERS: Santander
1 Union Street
Swansea
SA1 3EE

We are pleased to present their second annual report together with their financial statements for the year ended 31st March 2021.

We would like to say thank you to our funders, supporters and partners, and to our volunteers who give so many hours of their time and without whom we would not be able to operate and provide the services that we do.

We would also like to say a big thank you to the City and County of Swansea who have supported us throughout our journey so far.

CHIEF EXECUTIVE OFFICER'S REPORT:

Growing Real Opportunities for Women (GROW) Cymru, is now embarking on its third year of delivery. Having officially opened our doors to the public on 1st July 2019, our first six months was a bit chaotic to say the least, with a break in and a few other hiccups but we ended the year on a high.

In January 2020, we commenced delivery of our training programmes and in February 2020 we became an "approved supplier" and secured our first paid contract from the City and County of Swansea. This was to deliver our Personal Development and Confidence Building workshop GROW and was extremely successful. We then went on to secure a further three workshops from the local authority but unfortunately at the end of March 2020 the country went into lockdown due to COVID19 so these workshops did not materials.

However, despite these uncertain times we continued to develop the charity adjusting our provision and going online where possible to keep in touch with our women. We changed our means of delivery and development and throughout the first lockdown we joined forces with several other community projects delivering services such as a food bank, shopping and prescription collections and lots more for the local communities, whilst at the same time applying for grants and contracts in readiness for the re-opening of the charity.

to "hit the ground running" and on 1st July 2020 we commenced delivery of our "Breaking Free" project for the Wales Council for Voluntary Association - WCVA, securing £25,000.00 of which we had to provide 25% match-funding which gave us just over £19,000.00

TRAINING:

- GROW – Personal Development and Confidence Building
- JET – Job Employment Training
- Nurture – Introduction to Enterprise
- Mature – Developing your Enterprise
- £it 4 Li£e – A Financial Workout
- Diversity Awareness

GROW continues to provide accredited and non-accredited learning opportunities for its beneficiaries. This year despite the pandemic over seventy women and their families have benefited directly or indirectly from the various services that the organisation provides. Thirty-six women have received skills training making them "Work Ready" or moving on to further education and training, with several of them gaining accredited qualification in subjects such as Budgeting Your Finances, Safeguarding Vulnerable Adult, Stress Awareness, and Drug and Alcohol Awareness. These were delivered in partnership with a local training company.

Seventeen of the women have moved on to volunteering positions with various organisations, one has found employment and a number have gone on to further education. We are extremely proud of these outcomes given the difficult conditions of 2020.

PROJECTS:



Our recycling project “ABC-123” for pre-loved school uniform is now well established, however the pandemic greatly reduced the demand as schools were closed for most of the year. Despite this, since the announcement of schools re-opening the last two months have been very busy and we have developed a “click and collect system to enable families to utilise our service.

We are now a permanent fixture on the City & County of Swansea website, with them referring families to us for uniforms, more specifically those who have applied for a uniform grant and have been unsuccessful

ONLY GIRLS ALLOWED:



Only Girls Allowed

"Come as you are but don't stay as you are"

This project was finally officially launched in September 2020 and within the first two weeks we had fifteen members. All of the ladies are very pro-active and within two weeks came up with their own logo based around the GROW logo as they wanted to incorporate the elements of GROW and show an association and with the help of Natasha our Administration Assistant and former client, they came up with this.

The group quickly grew to twenty members and with our help, they put together a monthly schedule of activities which included inviting speakers, arts and crafts, monthly lunch, knitting and sewing, and lots more. So much so that they have now set up a separate group on a different day called Knit'n Natter Stitch 'n

Chatter wherein the older ladies have taught the younger ones to knit and crochet and are waiting to hear if we have been successful in securing funding for some sewing machines for the group.

During the latest lockdown they have been holding online craft sessions; needle felting supervised by one of the ladies a former teacher who herself is a member of the group and has attended a GROW workshop. They are thoroughly enjoying it and say that it keeps them in touch.

GREEN MONKEY PURPLE BANANA:



Green Monkey Purple Banana is a project that was conceived in November 2019. It is a small enterprise that produces clothing and promotional products. We can print on t-shirts, hoodies, mugs, plates, mouse mats, etc. and other promotional materials for both personal and commercial

Unfortunately, we were unable to launch this project as anticipated in January 2020, due to technical problems with some of the equipment. However, these problems have now been resolved and the project was started in November 2020 albeit in a low key and has generated a small income. We will be promoting it and launching it formally once we get the go ahead to re-open in April 2021, and it will be an income stream for the organisation, and it will also give young people who volunteer with us the opportunity to learn about design, printing, marketing, and customer service

To date we have produced several T-shirts, hoodies and mugs which have been received very well.

MARKETING & PROMOTION:

We have developed a website which can be found at www.growcymru.org.uk and have an active Facebook page GROW Cymru ID: 2256726307987118 and a Facebook page for our "ABC-123" project GROW Cymru Shop ID: 100846257947161

We have also set up a Facebook page for our Green Monkey Purple Banana project where we have already started to promote our products.

STAFF:

In July 2020 following the securing of funding Yvonne Jardine and Sharon Rouse were finally employed by the charity on a part-time basis and this remains the case. In October 2020 we employed Natasha Tang one of our former clients, who was also a volunteer until such time as she was employed. This was only a three-month contract and since finishing she has now reverted to be a volunteer.

VOLUNTEERS:

As stated previously without Volunteers GROW Cymru would struggle to provide the services we do, and they are very much a part of our team. We still have ten regular volunteers, who volunteer a minimum of four hours per week with some of them doing a lot more, albeit these hours have been reduced during lockdown. Volunteers add an extra dimension and support to our various projects such as helping with the "ABC-123" project, delivering classes for "Only Girls Allowed", running the different groups and working on the Green Money Purple Banana. We also have a young graduate who provides counselling services for the women as part of her development, she is of course still supervised. The women that use the organisation are encouraged to volunteer as for some it is an opportunity to give something back to the community or to make a difference to the people around them. For others it is an opportunity for them to share their experiences, learn new skills and give them the confidence to face challenges in other areas of their lives.

NEW DEVELOPMENTS:

Following on from the partnership work that we were involved with during the pandemic we linked with several local organisations in Neath Port Talbot, through the Food bank and the support network we were instrumental in setting up. We developed a strong connection with the local football club Giant's Grave Boys and Girls Club and subsequently delivered some well-being sessions for some of the women in the area who were struggling with the isolation and issues of lockdown.

Subsequently when we were looking for a venue to deliver more training in the area they offered us the opportunity to use their training room free of charge as a thank you for all of the support we gave them. This proved to be beneficial both to the Club and GROW and enabled us to expand our delivery into another county borough. They have now offered us the chance to use their facility free of charge and given us our own room which means we now have an outreach office in Neath Port Talbot.

STRUCTURE, GOVERNANCE AND MANAGEMENT:

Growing Real Opportunities for Women (GROW) Cymru is a voluntary organisation that provides training, support, mentoring and guidance and volunteering opportunities to women of all backgrounds and all ages across South Wales. Based in Swansea GROW Cymru aims to enable, empower and encourage women to overcome the barriers they face to social and financial inclusion and independence. To increase self-confidence and improve their self-esteem through economic activity, education and volunteering.

GROW Cymru offers a unique programme of training, workshops, discussion groups and learning, where women can explore their fears and barriers as well as their aspirations and opportunities and take the first steps towards a more inclusive future.

Trustee Induction and Training:

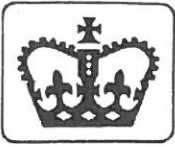
Trustees are given the organisation handbook which outlines their legal and constitutional responsibilities as members of the Management Committee, to familiarise themselves with our operational objectives.

Support & signposting

Growing Real Opportunities for Women (GROW) Cymru refer too and receive referrals from other organisations such as Working Swansea, Communities at Work, Careers Wales, BAWSO, Women's Aid and African Community Centre, along with self-referrals from individuals.

Schools, women, and organisations contact us directly about our "ABC-123" project.

Sharon V Rouse,
Chief Executive Officer



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Growing Real Opportunities for Women (GROW) Cymru

**On accounts for the year
ended**

31st March 2021

**Charity no
(if any)**

1190097

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2021**.

**Responsibilities and
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

M. Williams

Date:

09/09/2021

Name:

Matthew Williams

**Relevant professional
qualification(s) or body
(if any):**

Address:

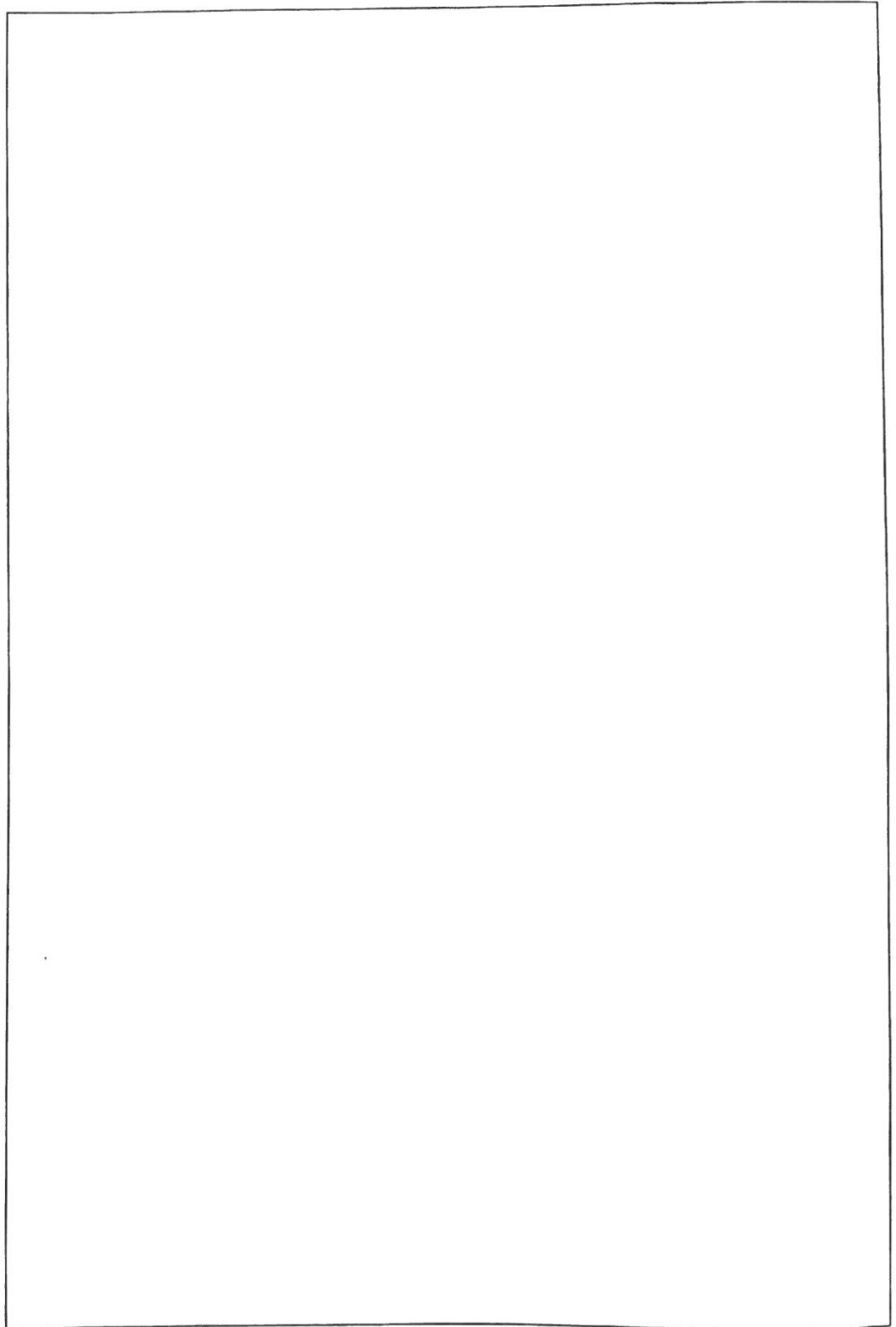
16 Station Road

Port Talbot

SA13 1JB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





Receipts and payments accounts

For the period from	Period start date	To	Period end date
------------------------	-------------------	----	-----------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
B/F	-	1,183	-	1,183	-
Awards for All Wales		9,882		9,882	
Awards for All Wales	-	9,977	-	9,977	-
Community Foundation Wales	-	1,661	-	1,661	-
Income/Donations	1,222		-	1,222	-
City & County of Swansea	13,599	-	-	13,599	-
NPT Council for Voluntary Services	-	2,159	-	2,159	-
The Millennium Stadium Charitable Trust	-	2,500	-	2,500	-
Swansea Council for Voluntary Services		3,851		3,851	
Tesco Community Grants		1,000		1,000	
Wales Council for Voluntary Action	-	18,307	-	18,307	-
Sub total (Gross income for AR)	14,821	50,519	-	65,340	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	14,821	50,519	-	65,340	-
A3 Payments					
Arts & Crafts	-	1,332	-	1,332	-
Food & Consumables	-	2,535	-	2,535	-
Salaries	-	23,060	-	23,060	-
Utilities	-	1,504	-	1,504	-
Rent & Insurance	-	4,144	-	4,144	-
Computers, photo copier & maintenance	-	5,742	-	5,742	-
Telephone & Internet	-	517	-	517	-
Xero	-	108	-	108	-
Personnal Equipment	-	2,107	-	2,107	-
Building maintenance, marterials & Security shutters	8,272		-	8,272	-
Sub total	8,272	41,049	-	49,321	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	8,272	41,049	-	49,321	-
Net of receipts/(payments)	6,549	9,470	-	16,019	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	6,549	9,470	-
		-	-	-
		-	-	-
	Total cash funds	6,549	9,470	-

(agree balances with receipts and payments account(s))

OK	OK	OK
Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

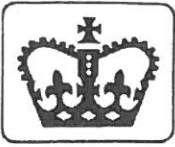
Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	NANCY LIDOWSKI	13.8.21



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Growing Real Opportunities for Women (GROW) Cymru

**On accounts for the year
ended**

31st March 2021

**Charity no
(if any)**

1190097

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2021**.

**Responsibilities and
basis of report**

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I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

M. Williams

Date:

09/09/2021

Name:

Matthew Williams

**Relevant professional
qualification(s) or body
(if any):**

Address:

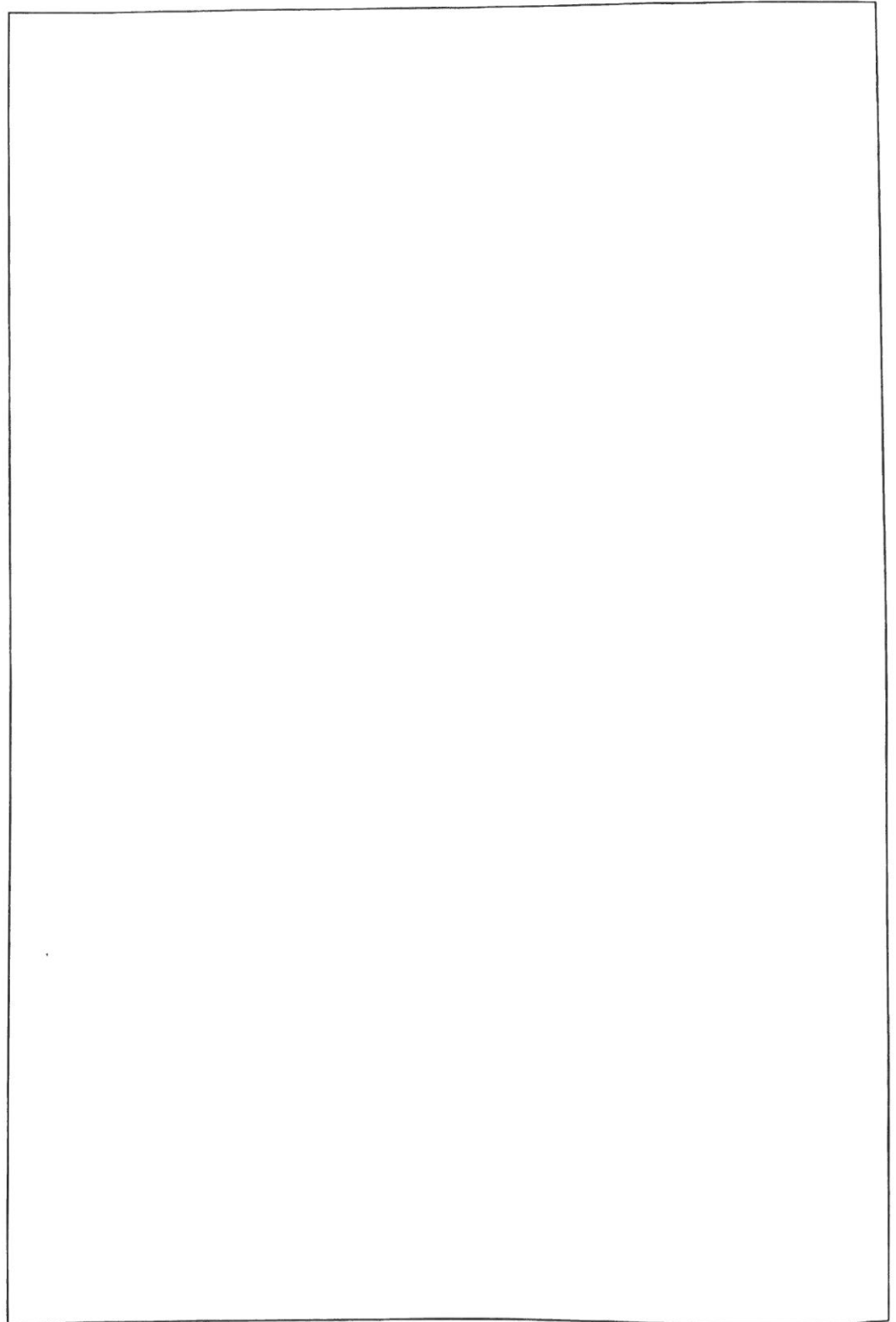
16 Station Road

Port Talbot

SA13 1JB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





Receipts and payments accounts

For the period from	Period start date	To	Period end date
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
B/F	-	1,183	-	1,183	-
Awards for All Wales		9,882		9,882	
Awards for All Wales	-	9,977	-	9,977	-
Community Foundation Wales	-	1,661	-	1,661	-
Income/Donations	1,222		-	1,222	-
City & County of Swansea	13,599	-	-	13,599	-
NPT Council for Voluntary Services	-	2,159	-	2,159	-
The Millennium Stadium Charitable Trust	-	2,500	-	2,500	-
Swansea Council for Voluntary Services		3,851		3,851	
Tesco Community Grants		1,000		1,000	
Wales Council for Voluntary Action	-	18,307	-	18,307	-
Sub total (Gross income for AR)	14,821	50,519	-	65,340	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	14,821	50,519	-	65,340	-
A3 Payments					
Arts & Crafts	-	1,332	-	1,332	-
Food & Consumables	-	2,535	-	2,535	-
Salaries	-	23,060	-	23,060	-
Utilities	-	1,504	-	1,504	-
Rent & Insurance	-	4,144	-	4,144	-
Computers, photo copier & maintenance	-	5,742	-	5,742	-
Telephone & Internet	-	517	-	517	-
Xero	-	108	-	108	-
Personnal Equipment	-	2,107	-	2,107	-
Building maintenance, marterials & Security shutters	8,272		-	8,272	-
Sub total	8,272	41,049	-	49,321	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	8,272	41,049	-	49,321	-
Net of receipts/(payments)	6,549	9,470	-	16,019	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	6,549	9,470	-
		-	-	-
		-	-	-
	Total cash funds	6,549	9,470	-

(agree balances with receipts and payments account(s))

OK	OK	OK
Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	NANCY LIUBOWI	13.8.21