



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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

No (if any)

Receipts and payments accounts

CC16a

For the period
from

1ST APRIL 2024

To

Period end date

31ST MARCH 2025

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 Gwalia	-	-	-	-	-
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/photocopying	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

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

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 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
<i>Denise Murphy</i>	DENISE MURPHY	27/11/25



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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
(if any) **1190097**

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 exceed £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
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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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CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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

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.



Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2022

To

Period end date
31/03/2023

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
Hygiene 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/ Beneficiaries 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	Unrestricted funds to nearest £	Restricted funds to nearest £	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

Ann Casey

ANN CASEY

15.1.24