

SANDWELL AFRICAN WOMEN ASSOCIATION

CHARITY NUMBER: 1166949

Report of the Trustees and
Unaudited Financial Statements For The Year Ended 30 September 2015
for
SANDWELL AFRICAN WOMEN ASSOCIATION

GM ACCOUNTANCY
Unit 14 Ansty Court
27 Mary Street
Jewellery Quarter
BIRMINGHAM
West Midlands
B3 1UD

SANDWELL AFRICAN WOMEN ASSOCIATION

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Report for the Year Ended 30 September 2015

1. LEGAL AND ADMINISTRATIVE INFORMATION

Group Details

Name: Sandwell African Women Association (hereinafter referred to as "SAWA")
Charity registration number: 1166949
Date of registration: 05/05/2016
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

Details of Trustees

SAWA Trustees are elected annually at the Annual General Meeting. The following served as Trustees and as members of SAWA management committee during the year up to the AGM:

Trustees	Appointment date
Chairperson: Mamy Zozo Makanzu	01.09.14
Secretary: Guylaine Umba Badu	01.09.14
Treasurer: Chantal Mulibinge Walingamina	01.09.14

Bankers

- (1) NatWest, 309 High Street, West Bromwich, B70 8LX

Independent Account Examiner

GM ACCOUNTANCY, Unit 14 Ansty Court, 27 Mary Street, Jewellery Quarter, BIRMINGHAM, West Midlands, B3 1UD

1. Charitable Objects

- 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.

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation is a constituted community organization. It is not yet registered with the Charity Commission for England and Wales (but is in process to become a charity), and is governed under its new 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

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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. During this period the Management Committee had Odette from Ubuntu project as the adviser to the Committee

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 four times during the year (in a space of 3 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.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

On at least an annual basis the Board of SAWA has considered and discussed the key risks facing the group, the controls in place to mitigate them and any action required. SAWA continues to review and develop the strategic direction of the group, and considers how its exposure to risk changes as a result.

3. OBJECTIVES AND ACTIVITIES

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

(a) Advice & Support (Information, Advice and Guidance on Education, Training and Employment)

We provide advice, guidance and counselling in confidence to African refugee women. We enable any African woman lone parent and divorcee to have all the tools and support they require in order to be full participants in society, with access to the widest range of education, health, employment, and cultural opportunities. We do this at SAWA's office and on an outreach basis.

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 newly granted status 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 projects.

(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 refugee groups.

4. PUBLIC BENEFIT

The main beneficiaries of the work of SAWA are African women asylum seekers and refugees throughout Sandwell Metropolitan Borough Council but, through our advice work, we also help migrant workers. African women and girls Asylum seekers and refugees benefit directly from our advice and health advocacy projects, and through the Refugee and Migrants Forum, and more indirectly through our Community Development work. The direct benefits of advice and advocacy include the relief of poverty through income maximisation, money advice and help with debts, finding accommodation for homeless people, and ensuring that people can get the health care they need. Our services are all free of charge and benefit many who are poor or destitute. The Refugee and Migrants Forum empowers the people who take part in its activities by enhancing their skills, their knowledge, and their self-confidence. It also benefits asylum seekers more widely through its campaigning and awareness raising work on issues such as the right to work. Our community development work benefits not only those directly involved in running the refugee community organisations we work with, but, through enabling those organizations to operate more effectively, this work benefits all the members of those communities. In all our work we seek to empower people so that they gain understanding and confidence to manage their own lives and affairs and to participate more actively both in their own communities and in wider society.

5. ACHIEVEMENTS AND PERFORMANCE

Main activities of the year 2014-2015 (October 2014 – September 2015)

1. ADVICE & SUPPORT PROGRAMME

During the year of this report 2014-2015, the Advice Support Service continued to provide three drop-in advice sessions per week at our advice centre at 1st Floor, 130 Cape Hill, Smethwick, B66 4HP, as well as advice sessions at 84 Hilton Street, West Bromwich, B70 9TW and over the phone. With this programme we were able to reach **35** African women refugees and girls with our money & debt advice work, including asylum seekers and migrant workers in Sandwell Metropolitan Borough Council. This programme was funded through a contract with Mama Cash, The Netherlands. A final report on the Project has been prepared by SAWA and a summary was sent off to the funder in Amsterdam. The report illustrates the many benefits of targeted advice provision for refugee women and other minority communities and how effective this can be not only in reducing poverty in these communities but in fostering inclusion and facilitating integration where otherwise people are liable to be socially isolated. The majority of our advice enquiries and casework was in welfare benefits and tax credits, followed by housing, and then money and debt issues. Our clients struggled with reductions in Housing Benefit levels and restrictions in the Social Fund, as well as changes to Tax Credits, all of which most affected people with small children. Reductions in Integration Loans for people given refugee status also caused difficulties and some Job Centres seemed not to understand the problems our clients faced when claiming Jobseekers Allowance and looking for work for the first time (when they had just been given leave to remain). We saw a lot of single homeless people, who

had had to move from their NASS accommodation without having been able to find anywhere to move to. It was not always easy to find these clients places in hostels when they needed them.

2. HEALTH ADVOCACY PROGRAMME

The service settled gradually into new SAWA premises at 1st Floor, 130 Cape Hill, Smethwick, B66 4HP and became well known by African women refugees and asylum seekers and referral agencies. Clients were seen mostly by appointment on Wednesdays and Thursdays, but at other times and places as required. The wide ranging needs of clients meant that the service needed to be very flexible and able to assist at short notice: volunteers were impressively willing to go the extra mile for clients to meet their needs. We helped **18** separate individuals and had 73 contacts with clients.

Here are a few examples of achievements during the year:

1. A Swahili speaking client had major reconstructive surgery on her jaw (having been shot in the face in the East of DR Congo). Our volunteer accompanied her to all her hospital appointments and to hospital for the actual operation. We got Social Services to do a Community Care Assessment of her needs on discharge as she was homeless and destitute. Help was refused and we enabled the client get legal advice to challenge the decision but unfortunately this was unsuccessful as the law in this area for failed asylum seekers is now very restrictive. The volunteer also helped her to get a Disabled Bus Pass.

2. Two volunteers, one of whom is Togolese, supported a young Central African Republic woman who is very isolated and withdrawn and has severe mental health problems. They gradually gained her trust and helped her obtain emergency dental treatment and then to register with a dentist. They were then able to support her to access some social groups and education. The project also helped the client to get her Employment and Support Allowance back into payment after it was stopped when she didn't attend a medical.

3. A volunteer supported a young West African woman who suffers from epilepsy and has mental health problems. When she came to us she had just been granted status but no benefits were yet in payment and she had no money for food. She also needed money to take an exam to complete a vocational college course and desperately wanted to work. The volunteer obtained a Prisoners of Conscience grant of £350 for her to buy immediate basic necessities and to complete her studies. She befriended her and supported her on a range of day to day issues and supported her to access help from a specialist organisation which helps people with health problems to move towards employment.

3. REFUGEE AND MIGRANTS FORUM CAMPAIGN

The Refugee and Migrant Forum is a campaign group of community activists including refugees, asylum seekers and associate members from different cultural, ethnic and social backgrounds, who work together to advocate for the needs and aspirations of refugee communities in Sandwell. Through the Forum, community leaders have successfully engaged with local decision makers to improve service provision across Sandwell.

The programme has delivered the Community Leadership Training, run the Asylum Rights Campaign and the Let Them Work Campaign, organised Integration Events and delivered Awareness Raising sessions.

During the year under review, the programme delivered 3 programmes of community leadership training, producing a total of **22** women activists over the one year. These activists have gone on to organise or improve their refugee community organisations and/or engage with campaigns developed and run by the Refugee & Migrant's Forum. They helped organise and coordinated Integration Events and Cultural Awareness Events together with other forum members.

4. COMMUNITY DEVELOPMENT PROGRAMME

One of the main purposes of SAWA is to build a strong and independent community organisation of African women and girls, run by skilled community leaders, which can help bring about lasting change in the lives of African women and girls refugees and asylum-seekers in Sandwell.

Over the reporting year of October 2014 to September 2015, one-to-one support sessions and outreach sessions on building a strong SAWA were delivered and involved **21** different women and girls.

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The sessions included help with fundraising, drafting constitution, Opening bank account, Publicity, developing policies e.g. child protection policy, project planning, setting up a new group, accessing office space, appropriate training courses, Information about registering the group with the Charity Commission for England and Wales, Support with finding venues and Linking groups to other forms of support.

How we are hoping to raise the funds in the future

We are currently writing to a range of charitable trusts to make applications for varying sums of money to support different elements of the organisation's work, but this process is slow and also highly competitive. SAWA has also developed a fundraising plan to look at diversifying our income streams. We are planning more events and are planning to develop our website to encourage donations online.

Brief statement of the charity's policy on reserves

It is SAWA's policy to maintain a balance on unrestricted funds (if possible), which equates to approximately six months unrestricted payments, to cover emergency situations that may arise from time to time.

It is our policy to invest our main funds balances in the group's bank account. At the beginning of a new financial year, the accumulated unrestricted balance on income and expenditure at the end of each financial year is always used to pursue activities as defined in our Constitution.

The trustees present their report with the financial statements of the charity for the year ended 30 September 2015. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

ON BEHALF OF THE BOARD

A handwritten signature in black ink, enclosed within a hand-drawn oval border. The signature appears to be 'Mamy Zozo'.

Mamy Zozo Makanzu - Trustee

Date: 12/11/2015

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

I report on the accounts for the year ended 30 September 2015 set out on pages eight to twelve.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 43 of the 1993 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43(7)(b) of the 1993 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view ' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 1993 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Godfrey Massa
GM ACCOUNTANCY

Date: 12/11/2015

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Statement of Financial Activities for the Year Ended 30 September 2015

		Unrestricted Funds	Restricted funds	Total funds
		£	£	£
INCOMING RESOURCES	Notes			
Incoming resources from generated funds				
Voluntary income		8,200	5,480	13,680
RESOURCES EXPENDED				
Costs of generating funds				
Costs of generating voluntary income	2	4,075	5,480	9,555
Charitable activities				
Mission & Charitable Givings		1,295	-	1,295
Governance costs		809	-	809
		<hr/>	<hr/>	<hr/>
Total resources expended		6,179	5,480	11,659
NET INCOMING RESOURCES		<hr/>	<hr/>	<hr/>
		2,021	-	2,021
Other recognised gains/losses				
Gains/losses on investment assets		325	-	325
		<hr/>	<hr/>	<hr/>
Net movement in funds		2,346	-	2,346
		<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		2,346	-	2,346
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

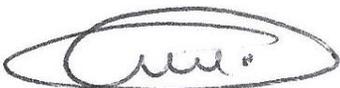
The notes form part of these financial statements

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Balance Sheet At 30 September 2015

	Notes	Unrestricted funds £	Restricted funds £	Total funds £
FIXED ASSETS				
Tangible assets	5	685	-	685
CURRENT ASSETS				
Cash in hand		2,060	-	2,060
CREDITORS				
Amounts falling due within one year	6	(399)	-	(399)
NET CURRENT ASSETS		1,661	-	1,661
TOTAL ASSETS LESS CURRENT LIABILITIES		2,346	-	2,346
NET ASSETS		2,346	-	2,346
FUNDS				
Unrestricted funds	7			2,346
Restricted funds				-
TOTAL FUNDS				2,346

The financial statements were approved by the Board of Trustees on **12/11/2015** and were signed on its behalf by:



Mamy Zozo Makanzu -Trustee

The notes form part of these financial statements

Notes to the Financial Statements for
the Year Ended 30 September 2015

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 1993 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

- Plant and machinery - 25% on cost and not provided
- Fixtures and fittings - 25% on cost
- Computer equipment - 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. COSTS OF GENERATING VOLUNTARY INCOME

	£
Staff costs	500
Telephone	497
Support costs	8,558
	<hr/>
	9,555
	<hr/> <hr/>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2012.

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Notes to the Financial Statements - continued for the
Year Ended 30 September 2015

Trustees' Expenses

There were no trustees' expenses paid for the year ended 30 September 2012.

4. STAFF COSTS

Wages and salaries	£ 4,930
	4,930

1. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
Additions	92	144	678	914
	92	144	678	914
DEPRECIATION				
Charge for year	23	36	170	229
	23	36	170	229
NET BOOK VALUE				
At 30 September 2015	69	108	508	685
	69	108	508	685

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Trade creditors	£ (1)
Other creditors	400
	399

7. MOVEMENT IN FUNDS

	At 1.10.14 £	Net movement in funds £	At 30.9.15 £
Unrestricted funds			
General fund	(664)	324	(340)
MEMBERS CONTRIBUTIONS	425	1,575	2,000
GIFTS	239	447	686
	-	2,346	2,346
	-	2,346	2,346
TOTAL FUNDS	-	2,346	2,346

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Notes to the Financial Statements - continued for
the Year Ended 30 September 2015

7. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming Resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	(1)	-	325	324
MEMBERS CONTRIBUTIONS	6,000	(4,425)	-	1,575
GIFTS	2,201	(1,754)	-	447
	<u>8,200</u>	<u>(6,179)</u>	<u>325</u>	<u>2,346</u>
Restricted funds				
MAMA CASH FUND	4,830	(4,830)	-	-
FRIDA	150	(150)	-	-
GLOBAL FUND FOR WOMEN	500	(500)	-	-
	<u>5,480</u>	<u>(5,480)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>13,680</u>	<u>(11,659)</u>	<u>325</u>	<u>2,346</u>

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Detailed Statement of Financial Activities for the Year Ended 30 September 2015

INCOMING RESOURCES	£
Voluntary income	
Donations	13,680
Total incoming resources	<u>13,680</u>
 RESOURCES EXPENDED	
Costs of generating voluntary income	
Project Costs	500
Telephone	497
	<u>997</u>
Charitable activities	
Grants to individuals	345
Governance costs	
Accountancy	400
Legal fees	180
Plant and machinery	23
Fixtures and fittings	36
Computer equipment	170
	<u>809</u>
Support costs Management	
Training and Consultation	2,180
Catering and Entertainment	950
Printing Postage & Stationary	835
Meeting and Outing Expenses	1,230
Travelling Expenses	1,158
	<u>6,353</u>
Human resources	
Volunteers Costs	2,250
	905
Other	
Rent	<u> </u>
Total resources expended	<u>11,659</u>
Net income	<u><u>2,021</u></u>

This page does not form part of the statutory financial statements