

**SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
TRUSTEES' REPORT AND ACCOUNTS
YEAR ENDED 31ST MARCH 2020**



CHARITY REGISTRATION NO: 1184501

SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2020

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SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31ST MARCH 2020

CHARITY REGISTRATION NUMBER:	1184501
REGISTERED OFFICE:	Unit 1 Stockfield Mill Chadderton, Oldam OL9 9ES
TRUSTEES:	Anne Jagger Tendayi Madzunu Lillian Musitwa Annette Williams Rose Kirunda
INDEPENDENT EXAMINER	Sigmez Accountants Ltd Business & Charity Advisors 192 Varley Street Miles Platting Manchester M40 7EJ

**SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
REPORT OF THE TRUSTEES
YEAR ENDED 31ST MARCH 2020**

The trustees present their report with the financial statements of the charity for the year ended 31st March 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a CIO, and constitutes an incorporated charity.

Risk management

The Board of Trustees is ultimately responsible for the system of internal control and for reviewing its effectiveness. However, such a system is designed to manage rather than eliminate the risk of failure to achieve business objectives, and can only provide reasonable and not absolute assurance against material misstatement of loss.

The Board has reviewed the effectiveness of the system of internal control. In particular, it has reviewed and updated the process for identifying and evaluating the major risks affecting the business and the policies and procedures by which these risks are managed.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity's objects are, for the benefit of the public:-

- 1) To promote social inclusion; by working with women and families in and around Greater Manchester through the provision of workshops, one-to-one support and advice.
- 2) The relief of financial hardship amongst families in Greater Manchester.

Significant Activities

During the year, the Charity has been compliant in the execution of its public benefit responsibilities by promoting the welfare of Black/African women in Oldham and Great Manchester. SAWN helped to realise the full potential of women by engaging them in activities, providing opportunities and events to make women independent, self-sustaining and key players in matters that concern them.

In the planning of activities for the year, and having given due consideration to the Charity Commission's guidance on public benefit, the Charity has been committed in its efforts of supporting the BME women in general and in providing workshops on Anti FGM Awareness, offering Interpreting Services, a friend in need (AFIN) projects and the likes.

RESERVE POLICY

The Trustees aim to retain sufficient free reserves at a level which equate to a minimum of three months of unrestricted expenditure. These reserves are held in case of any sudden decline in income and to ensure that we can meet our commitments to providing our services and activities. Specifically, these commitments include our obligations in relation to our support and outreach work.

FINANCIAL REVIEW

The Trustees have implemented robust budgetary controls to monitor costs in an effort to continue to deliver its service in the future. Income - the total income for the twelve months under review was £47,402

Expenditure - total expenditure in the year was £34,975. The Charity recorded an operating surplus for the year of £12,427; and carries forward Unrestricted funds of £2,127 and restricted funds of £16,253.

During the year the Trustees continued to place emphasis on financial management to ensure that the funds within the organisation are properly managed.

**SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
REPORT OF THE TRUSTEES
YEAR ENDED 31ST MARCH 2020**

STATEMENT OF TRUSTEE RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each (Accounts and Reports) financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

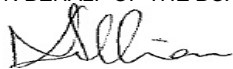
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity's Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report is prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 27th January, 2021 and signed:

ON BEHALF OF THE BOARD:



.....
Lillian Musiitwa - Trustee

**REPORT OF THE INDEPENDENT EXAMINER
SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
YEAR ENDED 31ST MARCH 2020**

I report on the accounts for the year ended 31st March 2020 set out on pages five to nine.

Respective responsibilities of trustees and examiner

The Charity's Trustees (who are also the Directors for the purposes of Company Law) are responsible for the preparation of the preparation of the accounts. The Charity's Trustees consider that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiners 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

Independent examiner's statement

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

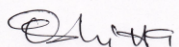
(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and

- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Omowunmi Shitta, ACCA FCA

Sigmez Accountants Ltd

Business & Charity Advisors

192 Varley Street

Miles Platting

Manchester

M40 7EJ

Date: 27th January 2021

SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31ST MARCH 2020

		Unrestricted funds £	Restricted funds £	Total funds £
INCOMING RESOURCES	Notes			2020
<i>Incoming resources from generated funds</i>				
Voluntary Income	2	<u>12,067</u>	<u>35,335</u>	<u>47,402</u>
 RESOURCES EXPENDED				
Charitable Activities	3	-	10,700	10,700
Support Costs	4	13,166	3,624	16,790
Governance Costs	5	-	7,485	7,485
Finance expense	6	-	-	-
TOTAL RESOURCES EXPENDED		<u>13,166</u>	<u>21,809</u>	<u>34,975</u>
NET INCOME/EXPENDITURE FOR THE YEAR		(£1,099)	£13,526	£12,427
 RECONCILIATION OF FUNDS				
Funds brought forward		<u>3,226</u>	<u>2,727</u>	<u>5,953</u>
TOTAL FUNDS CARRIED FORWARD		<u>£2,127</u>	<u>£16,253</u>	<u>£18,380</u>

None of the charity's activities were acquired or discontinued during the year and there were no recognised gains and losses for 2020 other than those included in the statement of financial activities.

The notes on pages 7 to 8 form part of these accounts.

SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
BALANCE SHEET
YEAR ENDED 31ST MARCH 2020

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>funds</u> £	<u>2020</u> £
CURRENT ASSETS				
Cash at bank and in hand		2,127	16,253	18,380
CREDITORS: due within one year	8	-		-
Net Current Assets		<u>2,127</u>	<u>16,253</u>	<u>18,380</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2,127	16,253	18,380
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>£2,127</u>	<u>£16,253</u>	<u>£18,380</u>
FUNDS:				
Opening Balance Equity				5,953
Surplus/(Deficit)				<u>12,427</u>
Total funds				<u>£18,380</u>

The financial statements were approved by the Board of Trustees on 27th January, 2020 and were signed on its behalf by:



.....
Lillian Musiitwa - Trustee

The notes on pages 7 to 8 form part of these accounts.

SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST MARCH 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Support and Action for Women's Network (SAWN) meets the definition of a public benefit entity under FRS 102.

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.

Donations and other incoming resources - Income from grants and other activities for generating funds such as the charity shop.

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.

Charitable activities

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the charity. These include both directly attributable costs and apportioned support costs.

Governance costs

Governance costs are the costs associated with the strategic direction of the organisation and with meeting regulatory responsibilities including apportioned support cost.

Taxation

The charity is exempt from corporation 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.

Tangible fixed assets

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

Freehold property	- 2% on cost
Furniture& equipment	- 20% on cost
Motor vehicles	- 20% on cost

SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST MARCH 2020

	<u>Unrestricted</u> <u>funds</u> £	<u>Restricted</u> <u>funds</u> £	<u>2020</u> £
2. VOLUNTARY INCOME			
Grants		31,800	31,800
ACTS		3,535	3,535
Activities for generating funds - Charity shop	12,034		12,034
Bank Interest	<u>33</u>		<u>33</u>
Total incoming resources	<u>£12,067</u>	<u>£35,335</u>	<u>£47,402</u>
3. CHARITABLE ACTIVITIES			
ACTS Customers		2,730	2,730
Conferences and meetings		3,550	3,550
Charity expenses		4,420	<u>4,420</u>
		<u>10,700</u>	<u>10,700</u>
4. SUPPORT COSTS: MANAGEMENT			
Rates and water		218	218
Rent	10,651	531	11,182
Light and heat	1,012	293	1,305
Repairs and maintenance	1,503	97	1,600
Print, post and stationery		183	183
Telephone		575	575
Office and administrative expense		335	335
Insurance		134	134
Adverts & Promotions		199	199
Motor vehicle expenses		250	250
Subscription		168	168
Sundry		<u>640</u>	640
	<u>13,166</u>	<u>3,624</u>	<u>16,790</u>
5. GOVERNANCE COSTS			
Consultancy and professional fees		960	960
Strategic Business planning		<u>6,525</u>	<u>6,525</u>
		<u>7,485</u>	<u>7,485</u>
6. FINANCE COST			
Bank Charges			<u>0</u>

7. TRUSTEES REMUNERATION AND BENEFITS

Trustees' expenses

There are no paid staffs. Most tasks are carried out by the trustees who are not remunerated and do not receive any benefits for their activities as trustees. However, volunteers are reimbursed for their travel and subsistence expenses.

8. CREDITORS : Amounts due within one year

0

SUPPORT AND ACTION FOR WOMEN'S NETWORK (SAWN)
INCOME AND EXPENDITURE
YEAR ENDED 31ST MARCH 2020

	<u>2020</u>
	£
Incoming Resources:	
Voluntary income:	
Grants	31,800
ACTS	3,535
Activities for generating funds - Charity Shop	12,034
Bank Interest	<u>33</u>
Total incoming resources	<u>£47,402</u>
RESOURCES EXPENDED:	
Charitable activities:	
Acts Customers	2,730
Conferences and meetings	3,550
Charity expenses	<u>4,420</u>
	<u>10,700</u>
SUPPORT COSTS: MANAGEMENT	
Rates and water	218
Rent	11,182
Light and heat	1,305
Repairs and maintenance	1,600
Print, post and stationery	183
Telephone	575
Office and administrative expense	335
Insurance	134
Adverts & Promotions	199
Motor Vehicle expenses	250
Subscription	168
Sundry	<u>640</u>
	<u>16,790</u>
GOVERNANCE COSTS	
Consultancy and professional fees	960
Strategic Business Planning	<u>6,525</u>
	<u>7,485</u>
FINANCE COST	
Bank Charges	<u>0</u>
Total resources expended	<u>£34,975</u>
Net expenditure	<u>£12,427</u>

Support and Action Women's Network (SAWN)

Annual Report April 2019 to March 2020



Support and Action Women's Network (SAWN) is based in Oldham, one of the most deprived towns in the country was set up in 2007 by Rose Ssali - after an African woman from Zimbabwe who was seeking asylum with a cancerous tumour died in Oldham, alone at home, with no support, because she was unaware that she was entitled to NHS treatment. SAWN is a registered charity- CIO No 1184501 and was established to promote the welfare of Black/African women in Oldham and Greater Manchester. Our website is www.sawn.org.uk

We thank God for what we have been able to achieve at SAWN this year. We have made significant progress in our support and empowering women. We would like to thank our dedicated staff and volunteers, funders, local community, and all well-wishers who have enabled us to do what we have done this year.

This year we have run several small-scale projects aimed at helping women settle in new communities/neighbourhoods, deal with barriers to participation and helping women realise their full potential.

SAWN delivered the following activities and services:

- FGM awareness and support – provided training to professional and community members; offered one-to-one support to victims.

- Money Matters - trained community champions who have reached others in the community to address the new benefits system, Universal credit, living on a budget, work and welfare and debt management.
- Community drop-ins dealing with Immigration matters and financial issues.
- African food bank and provided food parcels to anyone in need.
- Community Upcycling project and friendship group.
- Community coffee morning, encouraging those who are alone and isolated to join in, make new friends and connections in the community.
- SAWN runs a furniture bank from Stockfield Mill, Oldham, which sells pre-loved furniture at very affordable costs, this enables us to gift furniture, where possible to people faced with financial hardship. Our unique offer means that many of the clients supplied with furniture are also offered to become members of our other projects and we have a continuous relationship with them.

These projects have enriched SAWN's understanding of the needs of African women and their families and the best approach to alleviating them, designed with contributions and ideas from the women themselves. This has had a huge impact on helping people living in poverty and deprivation, to improve their physical and mental health and wellbeing, increase their social circle of friends, not just mixing with other black African families, but with other nationalities in the wider community, helping them to build lasting relationships and friendships, improving isolation and social cohesion.

SAWN works in partnership with Oldham Borough Council, Action Together, Inspire Women, Women Resource Centre, Positive Steps, Great Places Housing Group and First Choice Homes, the biggest housing provider in Oldham, as well as many other smaller organisations. The projects cover mainly Oldham residents, but are open to residents in Greater Manchester and to date we have worked with over 1160 women and their families.

SAWN works closely with and plays a lead role, working in partnership with the Mama Health & Poverty Partnership (MHaPP) a collective of individual organisations that work with Black African Women, throughout the 10 Boroughs of Greater Manchester. SAWN and MHaPP offer specialist services working within an Afro-centric perspective.

Organisations within the partnership speak around 20 of the major African languages and cover the majority of the African communities settled in Greater Manchester including: Swahili, Lingala, Luganda, Kikuyu, Lugisu Arabic, Igbo, Yoruba, Pidgin, Edo, Portuguese, Zulu, Shona, Ndebele, Benin, Rwandese, Kirundi, Kakwa.

There is excellent collaborative working and support between partnership members and SAWN make good use of this vital resource and links mainstream services provide general services for example health (NHS services), welfare benefits (Job centre support) and education (ESOL, Life skills available) providing culturally appropriate support to enable African women to understand the system, language barriers, and accessibility.

SAWN staff and volunteers have expertise in a broad range of specialties, e.g., talking and listening activities for survivors of female genital mutilation (FGM), child marriage, prostitution, information and support after incarceration and immigration detention, integration advice & guidance for refugees fleeing their war-torn, civil conflict, or famine countries and budgetary/money matters.

Regardless of whether women are qualified or skilled, they all experience to some extent immigration control, lack of childcare and isolation, from having no family members or people from a similar background, responsibility, and commitment to look after families left behind in Africa - parents, children, and siblings.

Consultations carried out by SAWN has shown that the marginalised group of Black & African women are often more affected by, a lack of the information, money, and access to health services that help prevent and treat disease.

The cultural and social barriers faced by marginalised groups, can mean they use health services less, with serious consequences for their health which contributes to the levels of poverty and that service users often face impossible choices which is the basis of our future projects to enable and empower women.

This year as well as the previous year we are happy and proud to say we are an organisation that actually changes people's lives; this is evident to the many women and their families who still attend and volunteer in our service. We care deeply about the women and their families, which includes men, who come through our door.

There is no deadline on the support people receive, and are always welcome, and we have an open-door policy and will support people for however long it takes.