

Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	01	April	2019		01	April

## Section A Reference and administration details

<b>Charity name</b>	The FGM Hope Clinic
<b>Other names charity is known by</b>	The Female Genital Hope Clinic
<b>Registered charity number (if any)</b>	1163535
<b>Charity's principal address</b>	1536A Grove Court, Greenford Road Greenford, Middlesex <b>Postcode</b> UB6 0HR

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Aissa Sara Edon	Chair		
2	Nicola St John	Secretary		
3	Deqa Dirie	Tresoror		
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### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year


### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	Elected or appointed by

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

FGM Hope Clinic purpose is to advance health by providing education, prevention and care around FGM matters  
 FGM Hope Clinic purpose is to be able to offer a safe place for women to listened to and discuss these issues  
 FGM Hope Clinic purpose is to be able to inform families about UK Laws and safeguarding issues around FGM  
 FGM Hope Clinic purpose is to be involved in professional education and training in order to promote awareness around the health risks and dangers of FGM's  
 In the future FGM Hope Clinic purpose will also be to provide holistic clinical care to the patients as quickly as possible, espically during pregnancy, with the aim offering help of deinfibulation if necessary and reconstructive surgery as soon as possible and to have an agreed plan of action for labour and delivery if applicable.  
 In the future FGM Hope Clinic purpose will also be to provide support and work in collaboration with other organisation nationally and internationally

- Sign posting and support of women who are requesting reconstructive surgery
- Networking with different FGM clinic for holistic support of women and family from practicing FGM community

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D

## Achievements and performance

## Section D

## Achievements and performance

**Summary of the main achievements of the charity during the year**

- Sign posting and support of women who are requesting reconstructive surgery
- Networking with different FGM clinic for holistic support of women and family from practicing FGM community

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

No expenses or donations for this year  
New charity account number as before it was a sole trader account

### Details of any funds materially in deficit

N/A

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

### Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

Aissa Sara Edon	
Chair	

24/02/2021

06 Mar - 03 Apr 2020

Miss Aissa Sara Edon

- Sort Code 20-72-91
- Account no. 23212920
- SWIFTBIC BUKGB22
- IBAN GB68 BUKB 2072 9123 2129 20

MISS A S EDON  
1536A GREENFORD ROAD  
GREENFORD  
UB6 0HR

**At a glance**

Start balance	-£3,561.66
Money in	£638.43
Money out	£1,894.44
End balance	-£4,817.67

**Your arranged limits**

Overdraft	£5,000
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**NOTICEBOARD**

Your deposit is eligible for protection by the Financial Services Compensation Scheme.








Where interest charges are debited from your account this month, this will be charged at 2.494%

# Your Barclays Bank Account statement

## Current Accounts

**Your transactions**

**Giro** Bank Giro   **ATM** Cash machine    Contactless    Debit Card   **DD** Direct Debit  
**£** Fee or Charge   **STO** Standing Order

Date	Description	Money out	Money in	Balance
06 Mar	Start balance			-3,561.66
12 Mar	<b>STO</b> Payment to Better Properties Ref: B01500212	1,150.00		
	 Card Payment to Lul Ticket Machine On 11 Mar	20.00		
	 Card Payment to Pol Food City Ltd On 11 Mar	9.01		
	 Card Payment to Iceland On 11 Mar	28.83		-4,769.50
13 Mar	 Card Payment to Tesco Metro 2610 On 12 Mar	11.01		
	 Card Payment to Robert Dyas Holdng On 12 Mar	22.47		
	 Card Purchase Pret A Manger On 12 Mar	3.25		-4,806.23
16 Mar	<b>DD</b> Direct Debit to EE Limited Ref: Q73581986103985008	58.80		
	<b>DD</b> Direct Debit to Sse Southern Elec Ref: 631904051	60.00		
	<b>DD</b> Direct Debit to Affinity Water Ref: 7409541&	23.00		
	 Card Payment to Lul Ticket Machine On 15 Mar	20.00		

*Continued*




## Your transactions

Date	Description	Money out	Money in	Balance
16 Mar	))) Card Payment to Marks&Spencer PLC On 14 Mar	11.27		
	☐ Card Purchase Caffeine Co On 15 Mar	2.40		-4,981.70
20 Mar	☐ Card Payment to Apple.Com/Bill Ireland On 19 Mar	6.99		
	☐ Card Payment to Kindle Unltd Luxembourg On 19 Mar	7.99		-4,996.68
25 Mar	Giro Received From A Franklyn Ref: Owed		20.00	-4,976.68
26 Mar	DD Direct Debit to Sse Talk Ref: 570014051	23.48		
	))) Card Payment to Iceland On 25 Mar	7.19		
	Giro Received From The Hillingdon Hos Ref: 28051448		420.00	-4,587.35
27 Mar	☐ Card Payment to Lidl GB Greenford On 26 Mar	37.32		
	☐ Card Payment to Www.Cbscreening.Co On 26 Mar	50.80		
	))) Card Payment to Mieszko Sudbury HI On 26 Mar	3.56		
	))) Card Payment to Pol Food City Ltd On 26 Mar	8.83		
	))) Card Payment to Marks&Spencer PLC On 26 Mar	23.20		
	☐ Card Purchase Poundland Ltd 1704 On 26 Mar	18.00		
	£ Fees OD Fees On Balances Over £2000 29 at £3.00 For The Period 5 Feb to 4 Mar	87.00		-4,816.06
30 Mar	☐ Card Payment to Lul Ticket Machine On 28 Mar	20.00		
	☐ Card Payment to Www.Groupon.Co.UK Ireland On 29 Mar	21.97		
	☐ Card Payment to Amznmktplace On 29 Mar	37.48		
	))) Card Payment to Boots/0931 On 28 Mar	11.99		-4,907.50
31 Mar	))) Card Payment to Iceland On 30 Mar	12.04		-4,919.54
01 Apr	DD Direct Debit to The Royal College Ref: H1415791	22.07		
	£ Tech Pack Fee Service Charge 1 Item(s) at £14.50	14.50		-4,956.11

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## Your transactions

Date	Description	Money out	Money in	Balance
02 Apr	 Received From The Hillingdon Hos Ref: 28051448		198.43	-4,757.68
03 Apr	 Card Payment to Apple.Com/Bill Ireland On 02 Apr	9.99		
	 Cash Machine Withdrawal at Cardtronics UK Ltd BT Phone / ATM Kio Timed at 08.45 On 03 Apr	50.00		-4,817.67
3 Apr	End balance			-4,817.67

► **Anything Wrong?** If you've spotted any incorrect or unusual transactions, see the next page for how to get in touch with us.

## Charges coming up

The charges are for the period 5 March 2020 to 2 April 2020 and will be debited to this account on 27 Apr 2020. These charges will appear on your next statement.

17 Personal OD Daily Fee @ £3.00 Each	£51.00
<b>Total Charges</b>	<b>£51.00</b>

## Credit interest rates

This account does not pay credit interest

### ► About charges

For information about our fees for using an overdraft and other charges, you can find our tariff leaflet at [barclays.co.uk/rca](https://barclays.co.uk/rca) or at any branch.

You can also use our calculator to see how much an arranged overdraft could cost over a period of up to 31 days – visit

[barclays.co.uk/youroverdraft](https://barclays.co.uk/youroverdraft).

### ► Keeping track

You can keep track of your money 24/7 using our online and telephone banking services, and the Barclays app.

### ► Alerts

If we hold a valid mobile number for you, we'll automatically enrol you to receive relevant alerts regarding borrowing and refused payments, to help you avoid charges. You can also choose to receive additional alerts, including Low Balance and Large Credit or Debit. Tailor your alerts to your personal needs online, by phone or in branch. To find out more, visit

[barclays.co.uk/alerts](https://barclays.co.uk/alerts)

### ► What's right for you

Please think carefully about whether an arranged overdraft is the most suitable option for your borrowing needs.

Visit [barclays.co.uk/money-management](https://barclays.co.uk/money-management) to find practical steps for reviewing your finances and suggested solutions to any problems you may have. You can also call us or speak to one of our personal bankers in branch.

You should review your banking services periodically to make sure they provide what you need. Please contact us at any time if there is something you'd like to change.

## How it works

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme. We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

### Using your Barclays debit card - what costs and what doesn't

If you use your debit card in the UK Barclays will not charge you for using your debit card in the UK when making purchases, making a cash withdrawal, or when buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.

If you use your debit card abroad or make a debit card payment in a foreign currency (either abroad or in the UK) Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, making a cash withdrawal, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on [visaurope.com](http://visaurope.com). For more info please go to [barclays.co.uk/debitcardsabroad](http://barclays.co.uk/debitcardsabroad)

### Transferring money between countries

If you need to transfer money between countries, you may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These are on the front of your statement and you'll need them so that international banks can identify your account correctly. Full details are on: [business.barclays.co.uk/bb/iban](http://business.barclays.co.uk/bb/iban)

### How we pay interest

If your account pays interest and is in credit, we work out your interest on the balance of your account at the close of business every day. Interest is calculated on the statement balance or the cleared balance, depending on the type of account you have. Where credit interest rate(s) are shown on your statement, these are current at the time of printing the statement and may have changed during the statement period. Unless we say otherwise, any interest rates we show are gross annual rates.

If you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance (with the exception of interest earned on ISAs, which continue to be free from UK tax for eligible customers). For information and guidance please refer to HMRC's website [www.gov.uk/hmrc/savingsallowance](http://www.gov.uk/hmrc/savingsallowance). The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

### Getting information from Barclays

We send information to customers with their statements about relevant new offers and products, and about how to get the best from their existing Barclays accounts. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, you can call 0345 7 345 345, go to [barclays.co.uk](http://barclays.co.uk), or come into a branch. And if you change your mind at any time, just get in touch.

## Get in touch

### ► Our main number

0345 7 345 345  
Talk to an advisor 7am - 11pm or use our 24-hour automated service

### ► From abroad

+44 2476 842 100  
7am - 11pm

### ► Write to us

Barclays, Leicester LE87 2BB

### ► Find a branch

0800 400 100  
7am - 11pm

### ► Your home branch

ROMFORD BRANCH

### ► Online banking help

0345 600 2323  
7am - 11pm

### ► Lost and stolen cards

01604 230 230  
24 hours

#### Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training.

For a Braille, large print or audio version of your statement call  
0800 400 100 (via TextDirect if appropriate) or contact your branch