

SOWE

Swedish Organization for Women Empowerment

Annual Report 2022



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Message from the Board

Dear SOWE Members, Supporters, and Friends,

On behalf of SOWE's board, we are thrilled to present the Swedish Organization for Women Empowerment (SOWE) Annual Report for 2022. This has been a remarkable year, marked by substantial growth in membership, income and engagement, enabling us to make a significant impact on the lives of women and girls in Uganda.

Working closely with our partner organization, Yamba Hearts for Uganda, we have implemented a diverse array of life-changing projects. These initiatives have not only empowered women and girls but also fostered sustainable development within their communities. Some of our key projects this year include:

- **Reusable Pad Production:** Our environmentally-friendly production of reusable pads has provided affordable menstrual hygiene products while creating local employment opportunities.
- **Universal Basic Income:** We provided financial support to 22 teenage girls, allowing them to focus on their education and personal growth.
- **Microloans for Women:** With a total of 83,000 SEK in loans, we have enabled women to start and expand their businesses, promoting economic independence.
- **Eye Examinations and Glasses Distribution:** In collaboration with Vision for All, we have conducted eye examinations and distributed hundreds of glasses, improving the quality of life for many individuals.
- **Donations of Phones, Laptops, Medical Equipment, and Clothes:** Generous donations from our members have supported education, healthcare, and overall well-being in the Ugandan community we serve.
- **Building and Equipping the Yamba Hearts Center:** We continued to develop and improve the Yamba Hearts Center, enhancing its facilities and resources to better serve our cause.

This report highlights the accomplishments of our dedicated team, volunteers, and supporters. We are deeply grateful for your commitment to our cause and look forward to another successful and rewarding year together.

*Sincerely,
SOWE's Board*



A Shared Vision for a Brighter Future: The Partnership between SOWE and Yamba Hearts for Uganda

Yamba Hearts for Uganda is a non-government organization founded by Charles Ssegawa with the mission to empower youths and mothers in the villages of Lwanga parish, located in the Mpigi district, 40 km south of Kampala. This grassroots organization is committed to uplifting its local community through education and skill development, ultimately leading to long-term, sustainable growth.

Since 2020, SOWE and Yamba Hearts for Uganda have fostered a close and fruitful collaboration. All of SOWE's projects to date have been conducted in partnership with Yamba Hearts for Uganda, strengthening the bond between the two organizations and laying the foundation for even greater accomplishments in the years to come. The core team of Yamba Hearts for Uganda consists of Charles and Costance Ssegawa, both of whom bring extensive expertise to the organization. In 2022, we continued to support Yamba Hearts for Uganda, focusing on the renovation and expansion of the Yamba Hearts Center. This facility serves as the hub for both organizations' shared mission, providing a space for various community projects, including the production of reusable pads. See pictures above, upper image is from 2019, bottom is from 2023.

One of Yamba Hearts for Uganda's achievements is the operation of the Rise and Shine Junior School, which serves a growing number of children within the community. The school plays a vital role in providing quality education and creating a brighter future for these children. By the end of the year, funds were allocated for the construction of three new classrooms, a testament to the ongoing progress and success of this partnership.



SOWE currently provides Yamba Hearts for Uganda with 1,450 USD per quarter for operating costs and salaries, demonstrating a strong commitment to the partnership and supporting their ongoing work. As we look ahead, we are excited to build upon the solid foundation of our partnership and expand our reach to more individuals in need. Together, we will continue to make a positive and lasting impact in Mpigi.



Rise and Shine Junior School

Nestled at the Yamba Hearts center in the heart of Lwanga parish, Mpigi, the Rise and Shine Junior School is a bright beacon of hope and learning for the local community. With 57 students enrolled by the end of 2022, the school has been growing steadily, driven by an ever-increasing demand from the community. Founded by Yamba Hearts for Uganda, the school primarily focuses on providing education for children from humble backgrounds who cannot afford school fees elsewhere.

Charles, who grew up in a similar setting as many of the enrolled students, has made it his lifelong dream to create a school that puts children first. His personal experience has inspired him to ensure that no enrolled child is turned away from Rise and Shine Junior School due to an inability to pay fees. Instead, the school strives to work with the resources available and provide a safe, joyful learning environment for all.

The Rise and Shine Junior School has a strict anti-violence policy and is dedicated to being a sanctuary for the children enrolled. It is a place where they can learn to read, write, paint, and have fun in a nurturing and supportive atmosphere.

SOWE has been sponsoring the school indirectly by providing \$1,450 every quarter for salaries and operating costs. Although this is not sufficient to cover all the expenses of running a school, SOWE is proud to support Yamba Hearts in their noble mission. The achievements of Yamba Hearts and Rise and Shine Junior School, despite limited funding, are truly inspiring and demonstrate the potential for even greater impact with increased support.

In 2022, SOWE also contributed to the construction of three new classrooms at the school, enabling it to double in size during the first quarter of 2023. This growth has allowed the school to accommodate even more students and continue to serve as a vital educational resource for the community.



Empowering Women and Girls through SOWE's Menstrual Health Initiatives

Menstrual health is a crucial aspect of overall well-being for millions of women and girls worldwide. Despite being a natural biological process, menstruation is often stigmatized and misunderstood, leading to a wide range of challenges for those who experience it. A lack of access to affordable and hygienic menstrual products, coupled with inadequate education on menstruation, can lead to negative health outcomes, social isolation, and a diminished quality of life. Poor menstrual hygiene can result in infections, reproductive health issues, and other complications that can have long-lasting consequences. Moreover, inadequate menstrual health support often results in school absenteeism and, in some cases, school dropouts among girls. This, in turn, limits their educational opportunities and future prospects, perpetuating cycles of poverty and gender inequality.

By addressing menstrual health, we seek to ensure that women and girls have the knowledge, resources, and support they need to manage their periods with dignity and confidence. This focus is essential to fostering gender equality, improving public health, and empowering women and girls to reach their full potential. SOWE is committed to making a difference in this critical area and creating lasting, positive change in the communities we serve.

Women's Health Workshop

In 2022, we organized our first Women's Health Workshop. The workshop included discussions on menstruation, sanitary products, HIV/AIDS, sexual abuse, and contraceptives. The event was successful and we will continue our educative effort in 2023.



Reusable pads production

In 2022, we launched our reusable pad production initiative, providing employment opportunities for previously unemployed women living near the center. This project plays a crucial role in our ambition to provide accessible and affordable sanitary pads in the area. Our production facility is equipped with two sewing machines that are used for crafting the pads. We subsidize salaries and materials for pad production. Each package of pads contains three reusable pads in a waterproof bag, designed for easy washing and reuse for approximately 12 months. We have been successful in the initial phase, starting our production and distributing subsidized pads to teenagers.

As we move forward, our vision is to create a sustainable demand for the pads that is not entirely dependent on SOWE's subsidies. We plan to partly subsidize a portion of the pads while developing a sustainable business that generates income and jobs for the local community. To achieve this, we will focus on enhancing our sales and marketing efforts to position our pads as an affordable and reliable solution.



Menstrual cups

We recognize menstrual cups as a cost-effective and environmentally friendly sanitary product and in the spring of 2022 we donated 30 high-quality cups and provided instructions for their safe use. However, we encountered challenges when some women returned the cups unused due to concerns about potential health risks. This experience made us realize the importance of placing a greater emphasis on education regarding menstrual health. Moving forward, we are committed to focusing more on education and awareness and by addressing these concerns and providing accurate information, we aim to alleviate any apprehensions and facilitate the acceptance of menstrual cups as a sustainable and safe solution in the community.



Universal Basic Income (UBI)

In March 2022, we launched our innovative UBI program, enrolling 22 girls. To ensure the funds go directly to the girls and they maintain full control over their money, we provided smartphones to 18 of the girls who didn't have one. The phones were donated by our members in Sweden. Our UBI recipients receive payments in USD on a regular basis, empowering them to address their basic needs and pursue their dreams.

Many of our participants use the UBI to buy school materials and pay their school fees, enabling them to continue their education and aspire for a brighter future. In addition to financial support, we also offer counseling, guidance, and workshops to help our participants thrive.

The girls in the program can exchange the funds at Yamba Hearts center, but they also have the option to keep their income in their digital wallets. This approach not only keeps the funds safe but also hold keep the funds denominated in US dollars, which proved to be beneficial during 2022 as most currencies in the world depreciated against USD.

During 2022, we distributed a total of 36,875 kronor in UBI to 22 different girls. This was below our target of one dollar per day per girl. We will continue to work with the same participants and hope to increase our support over time. Four of the 22 participants came from a different background than the other 18, having their own phones and being a couple of years older. We included these women to evaluate the different effects UBI would have on participants later in life and under less financial stress.

So far, we have been very impressed by the impact the UBI has had on all participants included in the program. Although the income has been spent differently, it has undoubtedly been used for good and to improve the lives of the participants significantly.



SOWE's and Yamba Hearts Microloans Program

In our efforts to empower women and promote economic growth, we introduced our Microloans Program in February 2022. This initiative aims to support women entrepreneurs in Mpigi by providing them with interest-free loans to start or expand their businesses. We designed our loans to have no interest rate, and all repayments are returned to the community in the form of new loans, creating a social incentive for repayment. The loans are denominated in Ugandan shillings (UGX) to prevent putting the loan recipients in a disadvantageous position, as their income is in the local currency.

Our first round of microloans, totaling 2,843 USD, was issued to 17 women who already had sustainable businesses but were negatively affected by the Covid-19 restrictions. In September 2022, we issued our second round of loans, amounting to 4,700 USD, to 26 additional women.

The women we have met in Mpigi are driven, hardworking, and eager to improve their families' and community's lives. We believe that providing them with the right opportunities will enable them to make the best choices for their community.

Sarah, in the bottom left picture, used her microloan to reopen her restaurant, which had been closed due to the Covid-19 pandemic. Her revived business now provides a stable income for her family.

Peruth, in the bottom middle picture, expanded her mobile money exchange business with the help of her microloan. A donated computer assists her in efficiently tracking transactions and managing her growing enterprise.

The default rate for our loans is currently below 10%, with a significant portion of loan recipients repaying their loans entirely within the first year. We will publish more data on our microloan project as we write our one-year follow up in September 2023.



Transforming Lives Through Improved Sight: SOWE Receives Valuable Support from Vision for All

In March 2022, SOWE received help from the Swedish NGO "Vision for All," an extraordinary organization that collects unsold or used glasses, organizes them, and sends volunteer groups, including opticians, to low and middle income countries around the world. They distribute glasses to people in need, and all work is carried out by unpaid volunteers. Vision for All has successfully built a culture of volunteering, positively impacting countless lives worldwide while offering its Swedish members opportunities for personal development, social engagement, and making a real difference.

Before our trip to Uganda, SOWE received four large boxes containing hundreds of glasses in various strengths, along with borrowed examination materials, enabling us to conduct basic eye examinations. Although our team consisted of three doctors (not ophthalmologists) instead of opticians, we were able to distribute the large majority of the glasses during our three-week stay, with the help of the UBI girls who assisted in translation. Johanna, Helena, and Kim faced some challenges during the eye examinations, such as determining the correct prescription for each individual, maintaining an organized workflow, matching the prescription with the right glasses and managing high demand within a short period. Despite these difficulties, the project was an overwhelming success. Trust between SOWE and the local community is vital for our ongoing work, and this project helped strengthen those bonds. The impact was profound and there was a lot of joy among the elderly that regained their ability to read.

Throughout the project, we estimate that we managed to provide eye examinations and glasses to above 300 individuals in the local community. When we left Uganda, there were around 50 highly negative glasses remaining to be distributed. Looking ahead, we hope to assist Vision for All in organizing a pilot trip to Mpigi. By leveraging our close connection with Yamba Hearts for Uganda, we can facilitate a successful new project and initiative for Vision for All.



Bridging Gaps: Donation of Phones, Laptops, Medical Equipment, and Clothes

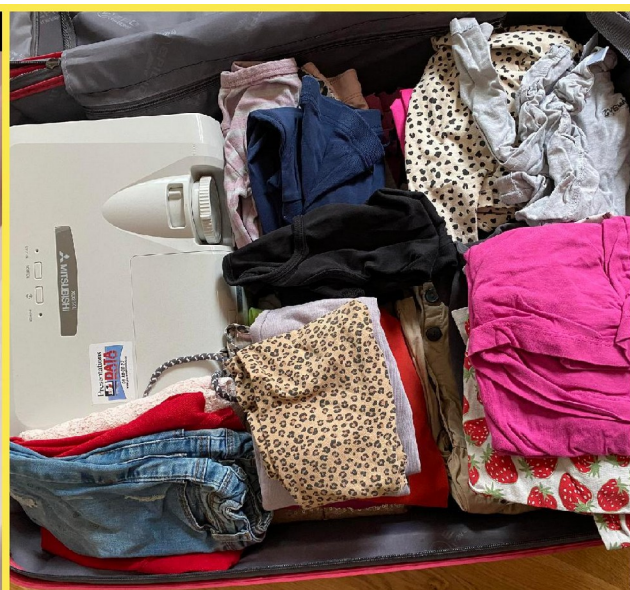
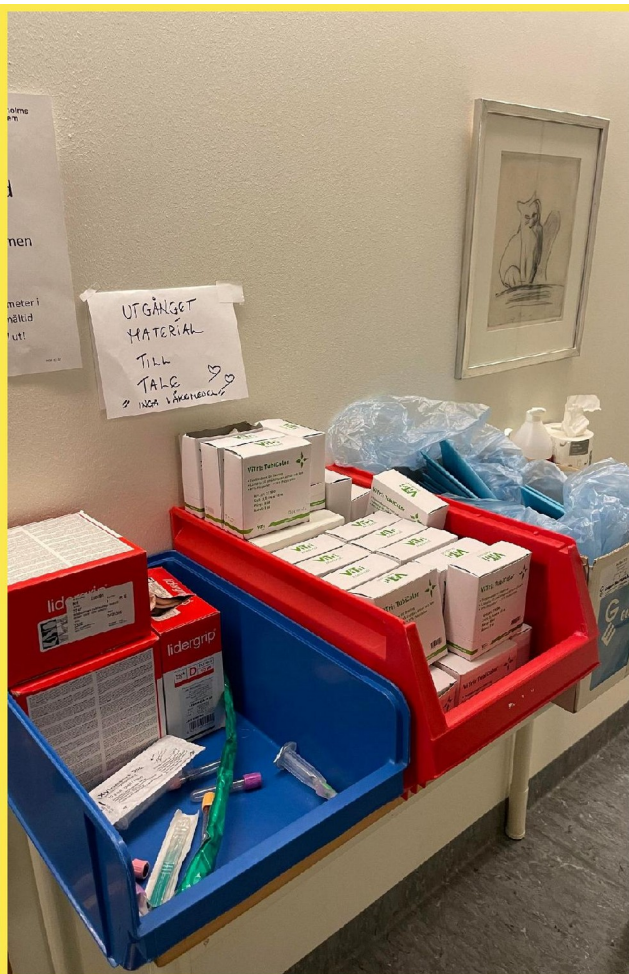
Thanks to the generosity of our members, SOWE donated 30 phones, 5 laptops, 16kg of medical equipment, and 30kg of children's clothes in 2022. These donations have supported education, healthcare, and overall well-being for many individuals in the community.

Among the donations were children's clothes, which have provided warmth and comfort to many youngsters in the area as well as in eastern Uganda, meeting a basic need and fostering a sense of community.

The medical equipment was donated to local healthcare providers in Mpigi, contributing to the overall health and well-being of the community.

The phones and computers we received have been distributed to individuals in need, providing them with tools for communication, education, and work. By offering access to technology, we have opened doors to new opportunities and helped bridge the digital divide in the region.

We continue to collect items in Sweden that we believe can be valuable and easily transported to Uganda. Our ongoing collection efforts aim to maximize the impact of our work in Mpigi, ensuring that we can provide resources to those who need them most.



SOWE Finance: Harnessing Blockchain Technology for Social Impact

Corruption is an unfortunate reality within charity work worldwide, often resulting in misused funds and diminished trust in charitable organizations. Finding a way to eliminate corruption would be a significant accomplishment, ensuring that donations reach their intended recipients and maximize their impact. In our pursuit to make a lasting impact on communities in need, SOWE Finance leverages blockchain technology to establish a sustainable and efficient distribution of capital. Our goal is to implement a scalable Universal Basic Income (UBI) and Microfinance model where it has the greatest impact, using the cost-effective, easily accessible, and decentralized nature of public blockchains as a foundation. We envision that our solution will one day inspire other organizations to replicate our approach.

Our UBI project is designed to combat extreme poverty effectively by sending funds directly to the people in need. There are no banks, no hidden fees, and no middlemen between us and the girls receiving UBI. By hosting all donations on a public blockchain, we enable anyone to verify the transactions we have made. Our aim is to demonstrate a method that eliminates all risks of corruption and promotes transparency in charitable giving, a method that can restore trust and confidence in the sector.

SOWE and Angel Giving: A Flourishing Partnership and Blockchain Innovation

In early 2022, we forged a partnership with Angel Giving, an organization previously known as Angel Protocol. This innovative platform is designed to create a global marketplace for smaller NGOs seeking marketing support and to help charities engage with the growing Web3 ecosystem. Through our partnership, SOWE received a signup bonus of \$8,000, while Yamba Hearts for Uganda received \$3,000.

Angel Giving manages two types of accounts for charities:

1. Endowment accounts, which generate yield to create recurring revenue, providing charities with improved financial planning and income predictability.
2. Current accounts, which can be withdrawn and used at any time.

Because we can not retrieve the funds on the endowment account without consent from a third party, we choose to not include this account in our balance sheet and our financial report. However it is worth noting that we at year end 2022 had more than 7500 USD in this account. In 2022 we were able to withdraw 2000 USD from SOWEs Endowment account and 2000 USD from Yamba Hearts for Ugandas Endowment to finance the building of more classrooms for the school. More details on this project can be found here: <https://sowe.se/classroom-construction-proposal-yamba-hearts-for-uganda/>

Our collaboration with Angel Giving led not only to the initial signup donations but also to a significant influx of income, both to our current account and through donations to the addresses we shared on the platform. Neither SOWE nor Yamba Hearts for Uganda actively invested or placed funds into Angel Giving; we merely received donations that were utilized for our projects in Uganda.



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[SWEDEN](#) [sowe.se/](#)

Overview	
<p>SOWE is a Swedish/Ugandan non-profit organization dedicated to improve the living conditions for women and children in high poverty regions of the developing world. We believe that the most efficient way to achieve this is to support local initiatives that work through social, educative and financial women empowerment.</p> <p>We use our income to:</p> <ul style="list-style-type: none"> - Issue microloans with zero interest rate for women entrepreneurs. - Distribute school materials to kids in Mpigi. - Give access to books, computers, internet and blockchain at our center that we share with Yamba Hearts for Uganda. - Give UBI for teenage girls. - Increase availability of sanitary products by giving away pads and menstrual cups. - We produce A LOT of reusable pads. <p>We take no salaries. Excluding banking fees 100% of our income is given to the community in Uganda. We value transparency above all, all we do is or will be made public.</p>	<p>TOTAL VALUE \$9,371.20</p> <p>TOTAL ENDOWMENT ACCOUNT \$7,885.75</p> <p>TOTAL CURRENT ACCOUNT \$1,485.45</p> <p>REGISTRATION NO. 802530-7961</p>

Initially built on the Terra blockchain, Angel Giving experienced a setback when the Terra blockchain's governance token LUNA and USD stablecoin UST collapsed in May 2022. At the time of the collapse, we were collaborating closely with the Angel Giving team on a funding proposal for SOWE Finance projects (UBI and Microloans). Scheduled to be published in May, the proposal had to be postponed due to the unforeseen circumstances.

Following the collapse, we continued our operations on a fork of the original Terra blockchain, allowing us to maintain our projects without making another trip to Uganda. Meanwhile, Angel Giving migrated to the Juno ecosystem and now plan to move to the Polygon ecosystem in 2023, we are evaluating whether to follow their lead and transition our projects to Polygon as well.

In 2022, we received a total of 225,709 SEK in donations to our addresses, along with 19,268 SEK from Yamba Hearts, amounting to a combined 257,709 SEK. Of this sum, 204,117 SEK was transferred to SOWE's bank account through exchanges with our members and the company Goobit. Additionally, 48,695 SEK was transferred directly to the Yamba Hearts community. The balance on our wallets at year-end was 3,028 SEK.

Total costs related to our operations on chain amounted to 15467 SEK including transaction costs, exchanging costs and the 11,182 SEK we held in our wallets at the time of the collapse of UST. Due to USD increasing in value against SEK over the year we also made a profit of 12599 SEK.

Number of members at the end of 2022

SOWE

Org.nr. 802530-7961

BOARD OF DIRECTORS REPORT

The annual accounts is prepared in SEK.

Business overview

General information about the business

SOWE is a non-profit association with the purpose of improving the living conditions of women and children who living in poverty. To achieve the goal, SOWE supports initiatives and associations that work locally in developing countries with structural, social and financial empowerment of women.

We are currently working in close contact with the charity Yamba Hearts for Uganda, which is based in the Mpigi district of Uganda.

The company's registered office is Stockholm

Profit/loss after financial items			
Equity-assets ratio (%)	100	100	100
Profit/loss after financial items	63 271	-19 259	21 295
Balance sheet total	65 307	2 036	21 295

Regarding the association's results and financial position in other respects, please refer to the income statements, balance sheets and accompanying supplementary disclosures set out below.

Sowe
Org.nr. 802530-7961

INCOME STATEMENT

	Note	2022-01-01	2021-01-01
		2022-12-31	2021-12-31
Other operating income		<u>312 576</u>	<u>47 678</u>
Total operating income, changes in inventories etc.		312 576	47 678
Operating expenses			
Other external expenses		<u>-261 904</u>	<u>-66 937</u>
Total operating expenses		-261 904	-66 937
Operating profit/loss		50 672	-19 259
Financial items			
Other interest income and similar profit/loss items		<u>12 599</u>	<u>0</u>
Total financial items		12 599	0
Profit/loss after financial items		63 271	-19 259
Profit/loss before tax		63 271	-19 259
Net profit/loss for the year		63 271	-19 259

Sowe
Org.nr. 802530-7961

BALANCE SHEET

ASSETS

Current assets

Cash and bank

Cash and bank

Total cash and bank

Total current assets

TOTAL ASSETS

Note

2022-12-31

2021-12-31

65 307

2 036

65 307

2 036

65 307

2 036

65 307

2 036

Sowe
Org.nr. 802530-7961

BALANCE SHEET

2022-12-31

2021-12-31

Note

EQUITY AND LIABILITIES

Equity

Opening balace equity	2 036	0
Adjustments on transition to BFNAR 2016:10		
Profit/loss for the year	63 271	2 036
Closing balance equity	65 307	2 036
TOTAL EQUITY AND LIABILITIES	65 307	2 036

NOTES

Note 1 Accounting policies

The annual report has been prepared in accordance with the Annual Accounts Act and general advice from the Swedish Accounting Standards Board BFNAR 2016:10 Annual accounts in small companies.

Notes relating to the balance sheet

Other notes

Note 2 Definitions of business and financial ratios

Equity-assets ratio
Adjusted equity as a percentage of the balance sheet total

Stockholm 2023-

Kim Hjertquist
Chairman



Helena Rylander
Board member



Erik Taber
Board member



Katarina Rylander
Board member



Johanna Adler
Vice Chairman



Lova Hallberg
Board member



Kajsa Lidman
Board member



Johanna Molander
Board member



Jonna Hjertquist
Treasurer



Josef Carlson
Board member



Hilma Hård av Segerstad
Board member



Sara Robertson
Board member



Certificate of Completion

 **SOWE-Årsredovisning-2022-slutgiltigt-utkast.pdf**

ID: 898441d6-a596-41bd-878b-9ba3d7977025

SIGN REQUEST ISSUED:

May 12, 2023


11:26 AM UTC

REQUESTED BY:

Kim Hjertquist

kimhjertquist@sowe.se

STATUS:

 **Completed**

on 15 May, 2023, 08:52 AM UTC

Audit trail

Generated on May 15, 2023

12 May, 2023, 11:54 AM UTC

Kim Hjertquist has invited to sign the document

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12 May, 2023, 11:58 AM UTC


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12 May, 2023, 03:10 PM UTC

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12 May, 2023, 05:03 PM UTC

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12 May, 2023, 07:52 PM UTC


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13 May, 2023, 05:02 PM UTC

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13 May, 2023, 08:27 PM UTC

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14 May, 2023, 08:42 AM UTC

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15 May, 2023, 08:40 AM UTC

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15 May, 2023, 08:50 AM UTC

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15 May, 2023, 08:52 AM UTC

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