

# Disapora developments

Africans Abroad Working for Africa's Future

## Contents

- News
- Funding Rounds
- Events Calendar
- Diaspora Focus:  
Interims for Development
- Future Generations
- Inside AFFORD

Welcome to the first issue of Diaspora Developments (DD) – a unique newsletter which captures the work of UK-based African organisations and individuals contributing to Africa's development.

Africans outside the continent have been called the biggest 'aid donors' to Africa. Every month Diaspora Developments will raise awareness of the unacknowledged contributions, of this very important sector, to Africa's development.

It will provide a platform for the sharing of information, news, and good practice amongst the sector, as well as tackle issues such as funding opportunities, how to build capacity, development policy, training, and other burning issues that challenge the capacity of Africans abroad to pursue effective development on the continent.

For more information about DD  
email:[diaspora\\_dev@afford-uk.org](mailto:diaspora_dev@afford-uk.org)  
or contact Onyekachi Wambu  
Tel: 020 7587 3905

DD bulletins are distributed free of charge. We authorize secondary distribution on condition that DD is credited as the source and our contact details are circulated. So forward DD to your networks.

Please note that we cannot guarantee that this message or any attachment is virus free or has not been intercepted and amended. While every reasonable precaution has been taken to minimize this risk, we cannot accept liability for any damage which you sustain as a result of software viruses. You should therefore carry out your own virus checks before opening any attachments.

# News



## African Diaspora and development Day (ad3) focuses attention on Young African Perspectives and the Development Challenges facing the continent

It was stand up room only at African Diaspora and Development Day (ad3) on July 5th 2003 at London's Birkbeck College. Over 300 individuals drawn from UK based African organizations, donors, INGOs, and academics involved in, interested in, or supporting development in Africa turned out to learn, share information and network around how better the continent could be developed from a distance.

The theme for the day was the perspectives young Africans between the ages of 18 and 30, have of Africa. The key findings of an unprecedented survey conducted amongst 140 young Africans was presented for discussion at the main plenary. The survey found that young people wanted to be more involved in Africa's development but faced obstacles around time and money constraint, lack of information on African issues or structures for engagement. Young Africans wanted to volunteer with UK based African organizations but found few structures in place to enable such involvement.

The discussions focused on responding to the issues and challenges raised by young Africans in the report. The response to these issues were presented to a number of key constituencies involved with African development - Pan-African organizations such as the African Union/New Partnership for Africa's Development, individual African

governments, UK based African development organizations, African families and the young people themselves.

Earlier, computing genius, Philip Emeagwali, dubbed 'a father of the internet', in his keynote address reaffirmed the importance of the diaspora, when he stressed that the key for Africa's development was the continent's human resources at home and abroad. At home education was the key to enhancing these human resources, and AIDS the biggest threat to an African renaissance.

In the afternoon twelve workshops (on issues ranging from leadership, partnerships between diaspora and African organizations, diaspora and mainstreams organizations, brain drain, fair trade, and challenging the images of development) fed back practical proposals into the main plenary. Among a host of ideas which emerged, the need for a newsletter, a proper data-base of UK-African organizations involved in development work, a donor fact-sheet, and an individual giving scheme amongst Africans, where the main recommendations.

Visual and performing artists Patrice Naiambana, Eugene Skeef, Alexander D Great and Hackney's finest, Sharp and Sweet, Dorothea Smartt, Yara El-Sherbini, and Samson Kambalu highlighted the

cultural dimensions of development, rounding off an extraordinary energizing day for all involved.

ad3 was organised by africa21, a consortium of 9 UK-based African-led development organisations named to emphasise members' conviction that Africa and Africans will achieve great things in the 21st century. It is an active-learning network, a forum where participants can share experiences, exchange useful information, lobby and advocate on issues of common interest, and extend support to smaller less established African organisations in the UK.

### Africa21 members are:

- Abantu for Development
- Africa Foundation Stone (AFS)
- African Foundation for Development (AFFORD)
- Akina Mama wa Afrika (AMwA)
- Black International Construction Organisation (BICO)
- Diaspora
- Horn Reflections
- Pastoral and Environmental Network in the Horn of Africa (PENHA)
- Sierra Leone Women's Forum

## Mandela Statue for Trafalgar Square



London mayor, Ken Livingstone and the Greater London Authority's appeal to raise money for a statue of Nelson Mandela to occupy a new central staircase in Trafalgar Square, continues to gather steam despite objections from Westminster Council.

The Mandela Statue Fund, chaired by Lord Richard Attenborough, is seeking to raise £400,000 for the statue by sculptor Ian Walters. The statue will be unveiled in 2004, the tenth anniversary of African majority rule in South Africa. It will be only prominent statue of an African personality in London's West End.

'I'd like to make a special appeal to individual Londoners to make a donation to the Mandela Statue Fund. It will be a tribute from the people of London to the struggle against apartheid,' said mayor Livingstone.

\* Donations should be sent to: Mandela Statue Fund, PO Box 768A, Surbiton KT6 6W7.

## Diaspora Voices for Africa's DEVELOPMENT

AFFORD is acting as the Secretariat for a new coalition of UK based African organisations called Diaspora Voices for Africa's Development (DVAD), which seeks to form a network through which Africans can speak with one voice on issues pertaining to Africans and Africa's development.

The Coalition of Africans for Development was initiated by a group of people who attended a short meeting after Sally Keeble's (Parliamentary Under-Secretary of State in DFID) visit at AFFORD on 11th March 2003 to discuss the Strategic Grants Agreement (SGA). The purpose of the Minister's visit was part of a general outreach exercise to black/minority ethnic (BME) communities and groups undertaken by Ms Keeble as part of DFID's efforts to acknowledge the significant contributions that BME communities and individuals make to international development.

As a result of these discussions, there was a general sense from everyone to form a coalition that would give the opportunity for Africans in the diaspora to speak with one voice. Since then several other meetings have been held and the enthusiasm and commitment is very strong.



The process of establishing DVAD is underway. We have already established our Mission & Vision statement and objectives and as part of our strategic workplan. Three 'Action Groups' have recently been established to discuss and plan the strategies for three key areas that DVAD has decided to focus on at this stage.

Although the process is underway, there is still an opportunity to

contribute to its ongoing development. The DVAD next meeting will take place on: Thursday 4th September 2003 6:30pm

Venue: AFFORD's office (Ground Floor, 31/33 Bondway, Vauxhall Cross, London SW8 1SJ)

**If you want more information or the opportunity to contribute to DVAD's ongoing development, please contact Berni: 020 7587 3903/ email: berni@afford-uk.org**

# Future Generations

# Funding Rounds



## International Youth Summer Camp (IYSC), Nairobi, Kenya 2004

International Youth Summer Camp (IYSC) is a very exciting forthcoming event to be hosted in Nairobi, Kenya for young people from all over the world. IYSC 2004 proposes to bring together 500 participants, and is intended to help facilitate the expression of one voice on key African issues.

The targeted 500 participants would include people aged between 16-30 who are members of youth groups, schools, colleges from around 100 countries, youth leaders aged 30+, speakers, and facilitators. High on the agenda of issues to be discussed are youth issues, unemployment, education reform, African youth and Asian youth cooperation, young people in development and HIV/AIDS. Specific African issues include foreign aid, African Union, and the New African Partnership for Development (NEPAD).

The proposed outcomes of the summer camp include an online sourcebook on these key issues, awareness and acceptance of different perspectives, growth and learning and ultimately empowerment of young Africans.

The National Youth Organisation (NYO) in Kenya is the leading organisation for IYSC 2004. It is a youth umbrella organisation comprising 623 member organisations. The planning of IYSC 2004 is at its early stages and NYO is relying solely on volunteers to make the event a reality. Starting with 5 members (2 based in the UK 3 from Kenya) the planning committee will eventually comprise 10 members.

Key responsibilities identified for the planning committee include fundraising and sponsorship (which is a key and urgent task), website development and management, finalising themes for the event, marketing and publicity, communications, logistics, speaker selection, partnership and stakeholder relations, post-IYSC 2004 follow-up.

Discussions are still ongoing on various aspects of organising IYSC, including fundraising, Africa-UK collaboration in support of the project and others. Partners discussed so far are NYO, CIVA and AFFORD. For more information on IYSC, contact Berni on [berni@afford-uk.org](mailto:berni@afford-uk.org) or 020 7587 3903.

## FUND FREEZE prompts charity cash review

By Marie Nyangoma

The litigation woes which caused the Diana, Princess of Wales Memorial Fund to freeze its total assets of £46 million, including £10 million which was committed to several charities, holds important lessons for African organisations.

The crisis at the Fund began over a month ago, when trustees for the Fund were hit with a £16 million counter suit for malicious prosecution, following their failed court action against American firm Franklin Mint for producing the late Princess' collectable dolls.

One UK based African organisation caught in the crossfire is the Ethiopian Community Centre (ECCUK). Set up in September 1994 to provide information and advice to refugees, and formerly known as The Ethiopian Refugee Association in Haringey, ECCUK aims to relieve poverty and deprivation and promote self-empowerment and self-reliance among the Ethiopian communities in the UK.

Finding its funds temporarily frozen after the Fund's recent crisis, ECCUK's director, Ms Alem Gebrehiwot has learnt important lessons which she wishes to share with other African organisations, including the need to draw up contingency plans in case of any future funding crisis.

'We are not able to plan ahead at the moment. There is an urgent need to draw contingency plans and to amend risk assessment procedures as a way forward to better organisation skills. Part of the process is to ensure that the organisations set aside resources as a forecasting measure', she told Diaspora Developments.

Beyond putting in place contingency plans, the crisis has also forced other African led organisations to pick up on other areas which might leave their organisations vulnerable. AFFORD director, Mr. Chukwu-Emeka Chikezie, observed that trustees of incorporated charity organisations place themselves at a bigger liability risk in the event of a sudden collapse or withdrawal of funding. Under their obligations as trustees they would have to meet any salary or other shortfalls out of their own pockets. Chikezie pointed to the need for fund diversification and up to date reporting.

'Unincorporated structural organisations put trustees at a greater danger because they are bound to personal liabilities in case of risk. It is crucial to diversify funds so that the collapse of one route does not affect the entire project'.

And speaking on the managerial view point, he observed that, 'organisations have to make sure that they are up to date with their report handling so that they get resources in on time.'

# Developing AFRICA'S businesses

**The launch of a new organisation gives UK professionals a chance to share their skills in Africa**

Soaring numbers of trained professionals leaving for the West in recent years, combined with the devastation caused by HIV/AIDS, has weakened Africa's professional stream, creating a major obstacle to developing and building capacity on the Continent. A UK based organisation, Interims for Development, has recently been established to help reverse the flow of expertise from Africa. The company offers a means of bringing skills back into the Continent to support private and public sector companies through short-term assignments by professional Interim Managers



## Frances Williams

'We believe that the most sustainable way for Africa to move forward is by developing her vast wealth of talent and human resources,' explains Frances Williams who, as Chief Executive of the organisation, is leading the drive to raise awareness of the programme.

'The role that the Interims programme plays is to identify people in the UK with the kinds of skills that are now less readily available in Africa and to match them to companies who have a need for those skills through short-term assignments, usually between one and three months.'

Instead of the high costs normally associated with the level of expertise on offer, Interims go as volunteers. The organisation covers their flights, health and travel insurance, visas and provides a modest stipend in local currency to help with expenses. Also when an Interim goes on assignment, they are assigned to a Host Family who helps them integrate fully into the community

Interims for Development is looking for volunteer Interim Managers from a wide range of professional sectors including Banking and Financial Services, I.T., Engineering, Human Resources, Education and Training as well as entrepreneurs with a track record of success in business. Individuals or companies interested in the programme can contact Interims for Development on 020 8202 5080 / 07786 103821, e-mail: [Info@InterimsFD.com](mailto:Info@InterimsFD.com) or via the website at [www.InterimsFD.com](http://www.InterimsFD.com)

# Events Calender

**DD Events Calendar is a free listing service which reaches hundreds of individuals and organizations interested in African development issues. We will list your events for free – so please provide relevant details and information at least three weeks in advance of your event to:**

**Diaspora Developments AFFORD, 31-33 Bondway, Vauxhall SW8 1SJ**

**Tel: 020 7587 3905 Fax: 020 7587 3919 Email: diaspora\_dev@afford-uk.org www: afford-uk.org**

## Funding

**22 September**

**10am - 4pm**

### **Development Education Association**

(DEA) Consultative Seminar on Funding.

The main topic of this consultative seminar will be the DFID Development Awareness Fund (Major Grants). The day will focus on themes that run through this funding stream, and the issues to be addressed by applicants particularly in light of 2004-05 revisions of the Development Awareness Fund guidelines.

#### **Fees**

DEA members individuals and bands D, E and L: £30

Bands A-C and H: £50

Non members individuals and local organisations: £50

National organisations and local authorities: £90

For more information and to book for a place at this seminar, contact:

DEA, 33 Corsham Street, London N1 6DR

Tel: 020 74908108

Fax: 020 74908123

Email: dea@dea.org.uk,

Website: www.dea.org.uk

## Annual General Meetings

### Cultural Events

**8 August**

**Doors open at 10pm**

### **Limpopo Club Africa Centre**

African Dubvision with Paxvision plus some reggae DJs  
Admissions £7/8  
Tel: 020 7836 1973  
Fax: 020 7836 1975

**15-16 August**

**Time: Day 1 - 12noon - 6pm**

**Day 2 - 10am - 7pm**

### **Africa Showcase**

Celebrating diversity through commerce. Up to 10 participating African Countries hold a two-day market event,  
30 stalls selling arts and crafts, food drinks etc. African music and dance from Nigeria, Morocco, Congo etc.  
Poetry reading and workshops.  
Organised by Brent Council and Kiskirine.

#### **Events Venue:**

High Road, Wembley

(Pavement by Argos)

For more information

Tel: 020 8903 2631

## Conferences/Events

**21 -22 August**

University of Greenwich, Maritime Greenwich Campus presents a two-day convention exploring the legacies of enslavement and Abolitionist Resistance with Youth, Media and Community Voices, Q and A, discussions and workshops. Must book in advance.  
Tel: 020 7501 8935  
Email: m-miel@antislavery.org

**5-7 September**

### **Ghana Linking Conference**

Organised by UKOWLA and the York/Fanteakwa (Ghana) Link, and supported by British Council and VSO, this country-specific conference is an opportunity for groups and individuals to contribute and learn from others with Ghana links.  
York St John College, York.  
Contact: UKOWLA,  
Tel: 01672 861001  
Fax: 01672 861081

**10-12 September**

### **University of Strathclyde, Glasgow: Globalisation and Development, Development Studies Association (DSA) Annual conference.**

Dr. Ellen Bortei-Duku of the University of Ghana is speaking on globalisation and development in Sub-Saharan Africa.

Visit [www.devstud.org.uk](http://www.devstud.org.uk) for more information

**10 October**

### **NCVO**

A one-day conference Quality Systems: Making the right choice for your organisation "The use of benchmarking, social audit and other quality tools should be encouraged"  
The day offers an overview of what quality means for voluntary organisations, An introduction to the main quality systems currently available, workshops on each of the Major systems led by practitioners, information and feedback from organisations. This event is primarily for Chief Executives, Directors, Managers, Project Workers, Board Members and Trustees.

Regents Wharf, 8 All Saints Street, London NI 9RL

Tel: 020 7713 6161

Website: [www.ncvo-vol.org.uk](http://www.ncvo-vol.org.uk)

Email: ncvo@ncvo-vol.org.uk

## Funding Raising

**29 August**

**7:30pm**

Songs from Salone Choir of Sierra Leone School for the Blind

Methodist Central Hall Westminster.

For further information contact Liz or Ron Fennell

13 Parkway Hillingdon Middlesex UB109JX.

Tel: 01895 238635

Email: ronaldfennell@aol.com

# Events Calender

## Meetings

**18 September**

### **Power and Politics in Cancun**

–reactions to the WTO Ministerial.  
Friends Meeting House,  
173 Euston Road, London.  
World Development Movement public  
meeting. Chaired by Madeleine  
Bunting of the Guardian. Guests  
include George Monbiot- Author and  
Journalist, Prof. Yash Tandon- African  
Delegate to the WTO, Barry Coates-  
World Development Movement.  
Event is free but booking is  
necessary.  
Call free phone 0800 3282153 or visit  
the website on [www.wdm.org.uk](http://www.wdm.org.uk)

## Walks/Tours

**9 August**

Funded by the Heritage Lottery Fund  
and Help a London Child, The African  
and Caribbean Voices Association  
(ACVA) is organising trips to  
museums and exhibitions that are  
relevant to black people living in  
Britain. People from South Borough  
are invited to visit Bristow  
Commonwealth Empire Museum. Pick  
up point is Camberwell Green,  
Camberwell Road, Camberwell Street.

**23 August**

People from Lewisham Borough will  
visit The Science Museum.

**18 September**

They have organised for Haringey  
Borough to visit Victoria and Albert  
Museum. The pick up point is Seven  
Sisters Road, Seven Sisters Station.

**4 October**

Wandsworth Borough will be visiting  
Horiman Museum. The pick up point  
is High St, Wandsworth Town Hall,  
Town Hall.  
For more information call Maria  
Kamara on tel: 020 8536 1894

## Courses/Seminars

**13 August**

### **Charity Centre London**

24 Stephen Way, Euston  
London NW1 2DP  
Seminars focussing on leadership.  
Designed for Senior Managers of  
Voluntary, community organisations  
and Charities.  
For more Information visit the website  
on [www.dsc.org.uk](http://www.dsc.org.uk)

**9 September**

### **Central London 9:30am to 5:30pm Advocacy and communications course.**

Run by BOND Networking for  
International Development. Course aim  
is to give participants an overview of  
NGO advocacy, its different  
components and approaches, and  
place it with in a conceptual framework.  
This one day workshop is aimed at  
the staff of development NGOs who  
work in policy, campaigns and / or  
international programme departments  
who have limited experience in  
advocacy or who want to put their  
advocacy work into a strategic  
context.  
For more information and to register  
contact BOND,  
Regent's Wharf,  
8 All Saints Street,  
London N19RL.  
Tel: 020 7837 8344  
Fax: 020 7837 4220  
Deadline for registration 28 August

**11 September**

**BOND:** Introduction to Logical  
Framework Analysts workshop .  
This workshop is designed the staff of  
NGOs and development to:  
Identify the key elements of a project  
and understand their inter- relationships.  
Identify problems and set project  
objectives to overcome them. Write  
project based narrative summary  
Identify relevant objectives and verify  
indicators.

Draw up a complete logical framework  
to be used as a project planning tool  
Describe the benefits and limitations  
of logical frameworks.  
Deadline for registration 28 August  
Venue to be confirmed  
Contact BOND  
Tel: 020 7837 8344  
Fax: 020 7837 4220

**17 September**

### **BOND presents a workshop on Toolkit for planning and Following Through a Project.**

Deadline for registration 3rd  
September

The aim of the workshop is to  
introduce participants to the key  
concepts of planning, monitoring and  
evaluation in project management.  
Target Audience: this workshop is  
designed for new and less  
experienced NGO staff who need to  
understand the fundamental skills of  
project cycle management.

Facilitator Louisa Gosling; Save The  
Children Fund.  
Contact Bond  
Tel: 020 7837 8344  
Fax: 020 7837 4220

**3, 6 and 16 October**

### **Consultation Seminar for DEA Members.**

A chance to discuss the current  
issues for DE practitioners, to network  
and share information, and to  
participate in the shaping of DEA's  
future role.

Seminars will be run three times  
across the UK in order for as many  
members as possible to participate.

3 October - Leicester  
6 October - Manchester  
16 October - Bristol

The events will run from 11am to  
4pm, are free and lunch will be  
provided.

For DEA members in Bands D and E,  
50% of travel costs (up to max.£30)  
can be refunded.

Send booking forms.

For more information contact  
Leigh-Anne Elliott at the DEA,  
33 Corsham Street,  
London N1 6DR  
Tel: 020 7490 8108  
Fax: 020 7490 8123  
Email: [leigh-anne@dea.org.uk](mailto:leigh-anne@dea.org.uk)

## Entertainment

### **African Centre**

Play Reading of the Jero plays 'The  
Trials of Brother Jero' and  
'Metamorphosis' by Wole Soyinka to  
be performed at the African Centre.

# About AFFORD

**AFFORD's mission is to expand and enhance the contribution that Africans in the diaspora make to Africa's development. As a development organisation, AFFORD seeks to be a catalytic agent, facilitating links and networks, undertaking research and sign-posting information, brokering new relationships and adding value to work already engaged in by UK-based African civil society organisations by helping them deepen and expand their capacity.**

**AFFORD's work is organised into a range of projects and ad hoc services:**

#### **African Diaspora and Development day (ad3)**

Under the umbrellas of africa21, AFFORD worked with 8 other African organizations (Abantu for Development, Africa Foundation Stone, Akina Mama wa Afrika, BICO (Black International Construction Organisation), Diaspora, Horn Reflections, PENHA (Pastoral and Environmental Network in the Horn of Africa), Sierra Leonean Women's Forum, and Horn Reflections) to organise African Diaspora and development Day (ad3) on Saturday 5 July 2003 (see front page for more details). The next ad3 is on July 3rd 2004.

#### **The African Diaspora and Development Resource Centre (ADDARC)**

The African Diaspora and Development Resource Centre (ADDARC), providing information on African development issues will be launched during 2003 for use by UK-based African organisations and others engaged with African development. A quarterly newsletter (Diaspora Developments) focusing on UK-based African organisations will also be published. Seminars and workshops on African development form part of ADDARC's remit.

#### **Africans Without Borders Discussion Forum**

To join the "Africans without borders" online discussion group - a forum to explore the practical ways in which the African diaspora can contribute to Africa's development. Send an email to [Africans\\_Without\\_Borders-subscribe@yahoogroups.com](mailto:Africans_Without_Borders-subscribe@yahoogroups.com)

#### **Hello Africa**

'Hello Africa: Shifting Power, tackling Poverty by connecting Africa & Africa's diaspora', is an action-research project which aims to explore how to facilitate and sustain developmental linkages and partnerships between Ghanaian,

Nigerian and Sierra Leonean communities in the UK and counterparts in Africa.

#### **Aiding and Abetting**

'The Aiding and Abetting - global image, local damage?' project seeks to challenge popular perceptions in Britain of developing countries and peoples portrayed by the media and international aid agencies. It involves artists-diaspora collaborations with output from research into media representations of the developing world and its peoples. For more information please contact Stella Opoku-Owusu on 020 7587 3902, or email her on [stella@afford-uk.org](mailto:stella@afford-uk.org)

#### **UKBACSO Noticeboard**

If you want to receive relevant information to your organisation's African developmental work, post information about your organisation's events, share information about issues affecting Africa, or seek partnerships or want to know what other African organisations are doing then:

Join AFFORD's mailing list for UK-based African organisations supporting Africa's development by sending an email to [AFFORD-UKBACSO-subscribe@yahoogroups.com](mailto:AFFORD-UKBACSO-subscribe@yahoogroups.com)

As part of AFFORD's "Breaking in - careers in the development sector" program, AFFORD helps to publicise opportunities that arise in the mainstream development sector in order to encourage more applications from suitable candidates among the African diaspora. Employers should submit job openings to [afford@afford-uk.org](mailto:afford@afford-uk.org)

If you want to receive email alerts about career opportunities in the development sector then:

Join AFFORD's "African diaspora jobs alert service" by sending an email to [AFFORD-Jobs-subscribe@yahoogroups.com](mailto:AFFORD-Jobs-subscribe@yahoogroups.com)

## **Network Outreach Officer at AFFORD**

AFFORD has appointed Berni Sesay, as its new Network Outreach Officer to fulfill its strategic goal to be of use to UK-based African organisations supporting or planning to support Africa's development. Berni will help brainstorm ideas, signpost you to other areas of support, provide general guidance, and facilitate networking, alongside helping to facilitate the development of a coalition of UK based African organizations working together. She will build on the work of recently completed pilot project, London Advocacy Campaign (LAC) to increase the awareness surrounding the complex domestic (UK)/international (Africa) work of African diaspora organizations. Previously run by Zewdi Abadi, this one year pilot, under the slogan, 'Linking the Local and the Global' promoted networking and cross-fertilisation among African organisations engaged in a variety of activities and strengthened their capacity in advocacy.

Berni arrives at AFFORD from Oxfam where she worked in Fundraising. If you want to contact Berni or need more information, please call Berni Sesay on 020 7587 3903 or email [berni@afford-uk.org](mailto:berni@afford-uk.org)

Diaspora Developments is published by AFFORD, whose mission is to enhance the contributions that Africans in the diaspora are making to Africa's development.

#### **AFFORD:**

31-33 Bondway, Vauxhall SW8 1SJ  
Tel: 020 7587 3905  
Fax: 020 7587 3919  
Email: [diaspora\\_dev@afford-uk.org](mailto:diaspora_dev@afford-uk.org)  
Web: [www.afford-uk.org](http://www.afford-uk.org)