THE JOLIBA TRUST

England & Wales · Charity number 1059919

Details

Other names	JOLIBA TRUST
Status	Registered
Legal form	Trust
Registered	1996-12-23
Register	View on the Charity Commission register

Contact

Address	8 Nattadon Road Chagford Newton Abbot TQ13 8BE
Phone	01647432018
Email	info@jolibatrust.com
Website	www.jolibatrust.org.uk

Activities

Objects: TO OR FOR THE RELIEF OF POVERTY, DISTRESS OR SUFFERING BY APPROPRIATE CHARITABLE ASSISTANCE TO THE NEEDY IN AFRICA

Activities: The Joliba Trust supports grassroots development work with farming and cattle-raising communities in some of the poorest areas of Mali. Our particular focus is on projects to help women and environmental work to sustain rural livelihoods. The activities include income-generating schemes for women, dune stabilisation, tree planting, erosion control and food security schemes.

Classification

- **How:** Makes Grants To Organisations, Provides Other Finance
- **What:** Education/training, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** AFRICA IN PARTICULAR MALI
- Mali
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£264,670	£386,721	-	-
2024-03-31	£458,427	£352,598	-	-
2023-03-31	£256,471	£253,718	-	-
2022-03-31	£235,675	£241,413	-	-
2021-03-31	£302,039	£310,748	-	-

Trustees

Name	Role	Appointed
MRS D. HUTCHINSON	Chair	
CAROLINE CLARE DUDLEY HART		
Dr Polly Richards		2022-12-01
MELROY MUKWAYA		
RICHARD SAVAGE		
TRUDIE LAMORNA ONYECHI		

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THE JOLIBA TRUST

England & Wales - Charity number 1059919

Accounts


Joliba
working to restore livelihoods

INTRODUCTION

The Joliba Trust supports grassroots development work with farming and livestock-raising communities in Mali. We are working to sustain and improve rural livelihoods in one of the toughest environments in the world.

Mali is a large country in the heart of West Africa with 21 million people. It has sophisticated history, a wonderful artistic heritage and some of the nicest people in the world. Two thirds of the country is desert. People rely on livestock and farmland for their food and income but climate change is making rural livelihoods unviable and is forcing people to move. In South Mali most young people have to migrate to find work in neighbouring countries so that their families can survive. Mali is one of the most food insecure countries in the world.

Joliba has worked in rural Mali for over 30 years. We work with two partner organisations and 19 local staff in two of Mali's poorest regions: Bandiagara in Central Mali and Yorosso in the South. Our focus is on people's most basic needs of being able to grow food and having access to water. We also support income-generating schemes for women and young people so that they are not forced to migrate and provide training to birth attendants.

An outstanding feature of Joliba's work is that we achieve an enormous amount at low cost with the donations that we receive, and our long experience in the country allows us to address people's greatest priorities.

Joliba Trust

8 Nattadon Road, Chagford, Newton Abbot, Devon TQ13 8BE • **Mobile:** 07821 635593
Tel: 01647 432018 • **Email:** info@jolibatrust.com • **www.jolibatrust.org.uk** • Registered Charity 1059919
Trustees: Deborah Hutchinson (Chair), Melroy Mukwaya, Trudie Onyechi, Richard Savage (BA Oxon), Caroline Hart (Founder and Co-ordinator), Dr Polly Richards • **Patrons:** Jon Snow, Caroline Lucas MP, Satish Kumar



The northern half of Mali is Sahara desert. 'Joliba' is the local name for the River Niger which runs through Mali and means 'riches of life'. The River Niger and its inland delta are vital to our migrating birds.

ACHIEVEMENTS THIS YEAR

- Building 30 wells to provide water to over 55,000 people
- Recovering nearly 16,000 acres of degraded farmland for food production
- Ensuring the growth of over 800,000 trees
- Improving the incomes of over 3000 women and 500 young people
- Providing training to 121 Birth Attendants to reduce maternal mortality
- Helping 190 displaced people to regain their independence

2025

IMPROVING CROP YIELDS

Mali is dry for 9 months of the year, followed by 3 months of the most explosive monsoon rains in the world. The dry, impacted soil cannot absorb water and this leads to rapid surface run-off carrying away fertile topsoil.

With hotter temperatures, and a shorter and less predictable rainy season, it is becoming far more difficult for people to grow food. People are also losing the water and natural resources that they depend on for survival.

Joliba works through local radio and daily broadcasts to raise awareness of sustainable farming practices in a changing climate. This year we have worked on soil improvement and erosion-control techniques with 11,819 volunteers in 189 villages. The work included training schemes in compost-making; building stone contour barriers to prevent soil and water run-off; crop rotation; regeneration of tree cover and hedgerow planting; and introduction of more varied and drought-resistant seed crops.

Stone barriers

422 volunteers in 29 villages received training and were provided with simple tools such as contour measuring equipment, wheelbarrows and pick-axes so that they could build stone barriers.

> ***Sekou Seyba: Somole***
> *I have a 3-hectare sloping field for millet cultivation which is very degraded. I was struggling to feed my family so after each harvest I went to look for labouring work in town. I often had trouble finding work and I came back having taken out loans to buy food. Today, thanks to Joliba's support in our village, I have invested in the construction of stone barriers and in making compost. I harvested 8 cartloads of millet this year. I have been able to pay a large part of my loans and my family now regularly eats three meals a day.*

> ***Oumou Tapily***
> *I had poor soil and I was only able to harvest 4 baskets of millet. When I made the stone barriers, I harvested 12 baskets.*

Rhoda Saye

...Our harvests could not feed our family so we were forced to eat only one meal a day. Since we built stone barriers we have harvested well. Not only do we have enough to feed ourselves through the year, but we can sell the surplus.

Mamadou Komégou

For the last 5 years our yields were falling and the crops were attacked by striga. We found it increasingly difficult to grow enough food for the family. In the Joliba training we were taught how to build stone barriers and how to produce compost. The water did not run off, and the soil remained humid even after the rains stopped. The sorghum grew well and the striga decreased a lot. We harvested 2.2 tons of sorghum whereas last year we harvested only 1.1 tons. We need 2 tons to feed ourselves for the year.

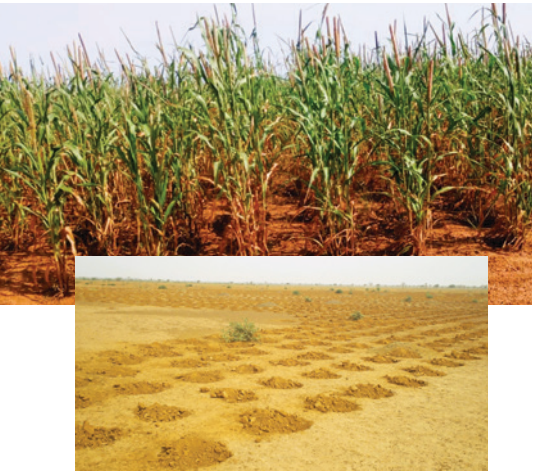




Stone barriers built along the natural contours of land control soil erosion. The barriers slow water run-off and trap sediment and topsoil to form fertile plots.

Making the desert bloom

Impacted soils where nothing will grow can be made productive by digging multiple small pits called 'zai', which were invented in Mali. The pits hold rainwater and each one is filled with compost into which a crop seed is sown. As well as helping people to grow food, this gradually rehabilitates the desertified land.



Millet growing in zai pits

Making compost and improving soil

It is difficult to grow crops in the thin, infertile soils of the Sahel. Many farmers rely on expensive imported chemical fertilisers which have been heavily promoted, but these gradually exhaust the soil so that nothing will grow. In addition, crops fed with chemical fertilisers and pesticides available in Mali do not store well, and the toxins in them make people ill, cause birth defects and skin problems, and kill a lot of livestock as well as people.

Joliba promotes efficient methods of making compost for applying to people's smallholdings and vegetable gardens. Compost provides essential nutrients and holds moisture, as well as capturing carbon. This activity has been extremely popular and this year 5541 volunteers have made 41,362 tons of compost to improve their crop yields and to restore their soil.

> ***Mamadou Togo: Balaguina***
> *I used to harvest 3 or 4 cartloads of millet but since I started making compost I can harvest 12 or 13 cartloads of millet and 4 bags of cowpeas. Every year my harvest improves. I am very happy because my family situation has improved a lot.*

> ***Issa Guindo***
> *What we could grow was always insuffcient to feed the family. As a solution, I sent my sons to work as migrant labourers after the harvests, and they sent us money for the purchase of millet and rice. Today, thanks to composting, my harvest is enough to feed the family throughout the year. We now eat three meals a day and I have purchased five ewes.*

Daouda Guindo: Anakaga

I made 37 tons of compost for our 8 hectare plot. I grew 5,500 kilos of peanuts and 14 cartloads of millet. I have never harvested so much.



Compost applied to a field.



Adding animal dung to compost.

Organic fertilisers

Joliba has also partnered with ***'Elephant Verte'*** which promotes beneficial organic fertilisers in Africa. This has allowed us to sell 40 tons of organic fertiliser to our beneficiaries at half the normal cost. The fertiliser has had good results, and our partners in South Mali have become the main distributors of Elephant Verte in the region.

Earlier harvesting sorghum that had organic fertiliser 'elephant verte' applied to the field.



Earlier harvesting seeds

The rainy season in Mali has become shorter and much less predictable. Joliba is introducing more varied and earlier-harvesting crop seeds from drier areas of the country to farmers who would like to experiment with them. The new seeds have become so popular that seed banks have been established in different districts to sell them.

Agroecology activities have led to crop diversification, crop rotation and soil improvement. This has boosted agricultural yields and things are gradually moving towards food security in the areas in which they are practiced.



The early sorghum variety gave an average yield of 2.8 tons per hectare compared with 1.3 tons per hectare of the local variety.

TREES FOR LIFE



Trees improve crop yields.

> ***Boureima Guindo: Bereli***
> *I protect many species. My wife collects the fruits of Balanites for the extraction of oil which she can sell for £75. I collect Acacia seeds for my animals and as a result it has been more than 2 years since I have needed to buy livestock feed.*

Trees protect farmland and pasture, increase crop yields and generate income, particularly for women. They also reduce temperatures and restore biodiversity. Tree cover is vital to human survival and life in the Sahel.

Assisting Tree Regeneration to improve Agriculture

Mali is one of the hottest places in the world. Crop production is greatly increased by creating a cooler microclimate and slowing the desiccating winds. People choose beneficial species with leaves that are good at producing compost or because they have other valuable purposes.

One of the fastest ways of regenerating tree cover and land is through protecting and assisting the regrowth of saplings that grow naturally during the rainy season. The tiny shoots are normally ploughed away when crops are grown, or they trampled or eaten by animals. By marking and putting thorn enclosures around the tiny saplings, making a basin around the tree to hold water, and cutting back the branches, the natural regrowth has a good chance of survival.

Activities to assist tree regeneration were carried out by 2,389 volunteers in 71 villages. This resulted in the growth of 472,189 new saplings of 17 selected species.

Sara Togo: Koporo-pen

I lost my husband 5 years ago. He left me two plots on which he had taken care to practice natural tree regeneration. I thank my husband. I don't have to buy cooking wood because all the wood we use comes from the coppiced trees. I also have Acacia fruits which I sell for £150, Balanites, Bauhinia and Jujube fruits whose sale brings me £120. Each year I collect money from the sale of fruit. If it coincides with a year of bad rainfall, all the money is invested in the purchase of cereals, but if it is a year of good harvest I buy animals. Today I have 10 ewes and 3 rams and I live without depending on anyone. All this is thanks to the trees that have grown.

Adama Niangaly

Not only is my land protected against strong winds and water erosion but all the gullies have disappeared. I have more than 20 species of trees. People come to see me to have medicinal leaves, flowers and roots. We also have fruit to eat and for the women to sell. I have the materials to make tools and I no longer need to buy cattle cake.

Tree planting

Nursery-grown trees are planted to generate income, to improve crop yields, and to help stabilise sand dunes. This year nearly 18,000 volunteers planted 362,692 nursery grown trees.



Young people learning to plant and manage a tree nursery. Recycled bags are used instead of plant pots to reduce costs.

Joliba

In South Mali much of the land has been destroyed by intensive cotton production and is turning into desert. Growing cotton has made people desperately poor. Our focus is on restoring the land through agroforestry so that people can grow food again, and planting orchards for women and young people, as the area is eminently suited to fruit growing.



Cashew fruit harvest.



Growing onions and pimentos between the saplings in the newly planted orchard.

Awa Coulibaly

My only activity was cleaning (working as a migrant servant in towns) and my dream was to plant my own fruit trees but I couldn't afford to buy seedlings. Joliba offered me 200 grafted orange tree saplings and fencing materials to protect the trees. The women in my family are using the orchard for market gardening and I have already earned £300 from this. The orchards are a very important source of income and are appreciated by everyone in the village.

Aboubacar Kone

Every year after the harvests I went to work in gold mines. For five years I never earned anything. I left with my best friend and he died in the mine shaft. As soon as I learned about the orchard project I applied and by the grace of God I was selected. I dug two water troughs and planted 200 papaya saplings. After 7 months I started harvesting fruit and raised £1800 not counting the fruits we consumed in our family and those I gave to neighbours and friends. I am really happy and I sincerely thank those who have trusted me and helped me.



Aboubacar Kone in his Papaya orchard.

DUNE STABILISATION



Dunes forming beside fertile land.

Increased wind and sandstorms mean that sand dunes are covering farmland and making villages uninhabitable. This year 34 volunteer teams have worked to stabilise 102 hectares of sand dunes. This is carried out by successive planting of hedgerow windbreaks, deep rooting grasses, shrubs and then trees.

> ***Mamadou Komakan***
> *The appearance of dunes was a new phenomenon for us and we had no idea how to slow the movement of sand. The sand filled our animal drinking ponds and covered our fields and our footpaths and roads. I was forced to abandon my 4-hectare plot. I sincerely thank Joliba who helped us to conquer the dunes.*

Ali Guindo: Ende

In my village, there was a pond. We organised collective fishing. Each family had fresh fish, and the smoked and dried fish that lasted for at least 3 months. With the arrival of the dune, the pond was lost and our fields were covered in sand. Since we have stabilised the dune, our soil is recovering and we have planted grass and trees. Fauna has returned and there is a large popula on of hares, ostriches, partridges and other birds, squirrels, monitor lizards, snakes and the grey mouse. All these species had almost disappeared.



Planting sand dunes with Euphorbia cuttings.

Livestock-raising



Training in making high-nutrition mineral licks for livestock.

Feeding livestock through the dry season in Mali has become increasingly difficult due to the decimation of pasture with climate change. We provide revolving credit for the purchase of livestock fodder at wholesale prices so that this can be sold at affordable prices locally.

We have also provided seeds for planting fodder crops such as fodder beans, fodder cow peas, and Mucuna, a crop which is also very good for soil health. This yielded 150 tons of fodder as well as a stock of suitable seeds for future crop planting.



Fodder crop.

WATER PROVISION

Thanks to your wonderfully generous support, and the help of a very kind legacy, this year we were so pleased to build 30 modern wells and water points, bringing a clean and secure water supply to over 55,000 people.



The new well at Amamourou.

The area in which we work in Central Mali is suffering from a water shortage emergency. Over half the population – 60% of people - relies on a traditional earth-dug well for their water supply and these are dangerous and unhygienic. With far more violent monsoon rains, the earth wells are collapsing. It is no longer possible to dig earth wells in sandier soil and the water table has fallen, so people are left with nothing.



Joliba chooses to build concrete, reinforced wells rather than the alternatives of boreholes, water towers and water pumps for the following reasons:

- This area is in a desperate need of water and alternatives to earth-dug wells are urgently needed. Modern concrete wells are a fraction of the price, so can reach a fourfold number of people more quickly.

- Modern wells are what women in this area want. They allow a group of women to draw water at the same time, which saves queuing for many hours at a tap point for water.

- Modern wells are much more durable than the alternatives, lasting for many decades with few maintenance costs. More sophisticated water systems usually break down within a year or two and villages may not have sufficient money or expertise to repair them.

We do also repair water towers, boreholes and pumps.

> ***Fatoumata Tapily***
> *It was tiring and very painful to collect water. We set off at dawn and returned at dusk. Our children had to stop attending school to help us. Now that we have water, I visit the market regularly. We eat 3 meals a day, the children go to school and the women's economic activities have resumed. Now that we have water to wash, we are clean as well as our clothes. A big thank you to all those from far or near helped us to have water. May God bless them.*



***Yapema Djiguiba:* Douro-Nâ**

We travelled 10 kms to collect water in the pond of Douro-Soucoura. There were many cases of diarrhoea and dysentery, especially in children. All our meagre savings went to the treatment of these two diseases which seemed to take up residence in the village. Now we have clean water available at all times. It has changed our lives because our children are healthy. We have time for our activities. Boys and girls can go to school. I thank Joliba from the bottom of my heart. The well is a source of life and dignity for us. We hope that other villages will also have this chance.

Thank you for the well.



Yatime Togo

We have been living with a water shortage for about ten years. We had to travel a 14 km round trip to get water whatever the weather: great heat, strong wind, or monsoon rain. We decided to wear our best clothes to celebrate the new well that has brought happiness, rest and joy to our hearts.

It costs just **£2.50** to provide someone with clean water for their lifetime

BIRTH ATTENDANT TRAINING



Midwifery kits provided to the Birth Attendants at the end of the training.

Due to insecurity it is difficult to move around so most women are now giving birth at home assisted by a Birth Attendant. This year we organised two training workshops for traditional birth attendants in the districts of Koporo-Na and Kani-Bonzon.

The training was led by Doctors from the regional health centre and qualified Midwives. The participants were 121 birth attendants from 36 villages. The subjects covered were:

- Preventing teenage pregnancy
- Recognising danger signs in a pregnant woman and the importance of early referral
- Promotion of assisted delivery in a health centre
- Assisting pregnant women who prefer to give birth at home and methods of ensuring hygiene
- Preventing STD's and HIV/AIDS
- Recognition of danger signs during childbirth
- Recognition of danger signs in the newborn baby
- Recognition of danger signs after childbirth;
- The care needed for a low birth weight newborn before referral
- Postnatal follow-up of women and newborns.
- Care of the newborn baby



It is often impossible for women with difficult births to reach a health centre. A moped ambulance costs £2,300



INCOME GENERATION

Revolving credit

Credit schemes so that women can begin small enterprises continue to run in both our offices. The funds allow women to raise sheep, goats and poultry, to buy crop seeds to plant and to begin small trading activities.

> ***Sabine Saye***
> *I received a loan of £75, I bought a sewing machine for £60 and textiles. I can earn £90 a month from making clothes. I have been able to buy 2 cows and 2 sows that gave birth and I have 13 piglets.*



An oil press, which can serve a whole village, costs £300



Cheese-making

Adding value to harvests

We have taken on a full-time staff member to carry out training courses in food processing so that harvests can be stored, promoted and sold for higher prices.

Oil extraction training from seeds and nuts took place in ten villages. The women learned how to make sesame oil, peanut oil, and nutritious nut oils from desert dates, Shea and Lannea macrocarpa trees.

In Yorosso, 652 women in eleven womens' groups have learned a wide range of processing techniques to add value to their harvests. These include making milk from soya beans, sun-drying shallots and mangoes, making cheese, making shea nut butter, processing cashew fruits into nuts and milk, fermenting locust beans into a highly sought-after miso, making soap, and making juices from palm and other tree fruits. The processed goods are also packaged, promoted and marketed and are in high demand.



Celebrating the food processing training in Yorosso

Market gardening



The women's vegetable gardens in Idieli Gotanga.

> ***Mary Dougnon***
> *We have really improved our diet with so many vegetables. I have never earned more than £75 a year and today I earn over £400 thanks to the market gardening.*

> ***Kadiatou Sylla***
> *I had terrible stomach aches that required an operation. I suffered for two years and no one paid attention. From the first two vegetable crops this year I earned £300. I decided to pay for the operation which cost £225 and by the grace of God, I am completely healed.*

Liquid fertiliser

430 women have been trained to make liquid fertiliser for their market gardens. This is made up of cow dung, ash and neem leaves which is steeped in water and stirred for 10 days. It is then diluted to form an organic liquid fertiliser.

> ***Suzanne Guindo***
> *The effects of liquid fertilizer are faster than that of compost. Not only have the shallots harvested well but they are large. Our cabbages, potatoes, tomatoes and lettuces were very sweet and everything was sold in the village. Everyone who bought from us once came back to buy more.*

> ***Hawa Onron: Idiely***
> *I grew shallots, lettuces, tomatoes, cabbages and potatoes. The shallots earned me £420 so I was able to buy two ewes of a good breed and I financed my daughter's wedding trousseau. We received a series of training on the production of liquid fertiliser and natural pest treatment and this is what all the market gardening women used.*

Income generation for displaced people



It is a tragedy that many people in Mali and the Sahel have become victims of an international jihadist movement. If villages are attacked, people flee and may spend years in refugee camps. Initially they may receive food aid for a short while, then they survive on what they can earn in the local area by doing cleaning or menial jobs, or by begging from local people if no employment is available. Conditions are miserable and malnutrition is widespread. People long to leave the camps but have no means of starting their lives again.

Joliba is working to support 190 displaced people in Central Mali to become self-sufficient. Many of them are highly skilled so we are providing start-up funds for small businesses, livestock to raise, and for vocational training so that they can begin a range of activities. All the livestock purchased are doing well and women are earning £12-20 a month from market activities. This small amount of money allows women to buy food to overcome malnutrition. The women are regaining independence within their host communities and will have the ability to return home as their activities develop.



Training in tailoring and provision of equipment.



The food situation in Mali is expected to worsen with climate change. Most NGO work in rural Mali has ceased at a time when people most need help to secure their future. Joliba is one of the few organisations remaining.

It costs very little to invest in long term food security and to provide people with water. An investment in disaster-prevention for people living on the edge in the Sahel is desperately needed.

THANK YOU

A huge thank you to all our donors for your invaluable support and for all that you help us to achieve. Your generosity is hugely appreciated on the ground and I know how much everyone would want to send you their 'thousand thanks' and blessings.

Please continue to support our work. Please also consider leaving us a legacy which would go a long way in Mali.

ACCOUNTS TO 5 APRIL 2025

INCOME £ 257,505

Donations from individuals	£ 85,891
Donations from trusts and institutions	£ 105,205
Big Give	£ 48,164
Gift aid claims	£ 15,463
Bank interest	£ 2,782

EXPENDITURE £ 387,544

Improving crop yields and livelihoods	£ 141,543
Dune stabilisation	£ 52,866
Water provision	£ 120,162
Income generation	£ 31,776
Maternal Health	£ 12,734
UK support costs, fundraising and accounts	£ 28,443

DONATIONS

£6.14
can pay for a long-term source of clean water for a family

£7
buys a lamp so that women do not give birth in the dark

£10
can plant 110 trees from a nursery

£75
can plant 100 grafted fruit trees

£12.50
can buy a locally-made beehive

£195
can train and provide life saving transport and equipment to a Birth Attendant

Nuts from shea trees can be made into a vitamin-rich butter for cooking, or used in skin creams and soap





Joliba Trust
www.jolibatrust.org.uk

DONATIONS

NB: Please let us know if you would like your donation to receive Gift Aid which adds 25% to your donation if you are a UK taxpayer.

BACS DETAILS: Triodos Bank. 16-58-10, Joliba Trust. Account number: 02059700

CHEQUES: Cheques made payable to '**Joliba Trust**' and sent to our address (see below)

CREDIT CARD: Credit card donations can be made on our website **www.jolibatrust.org.uk**. Please note, if you are making a large donation by credit card, that these incur a % fee. In this case you may prefer to donate to us directly by BACS or cheque so that we receive 100% of your donation.

PATRONS: Jon Snow, Caroline Lucas, Satish Kumar

TRUSTEES: Deborah Hutchinson *(Chair)*, Richard Savage BA Oxon, Dr Polly Richards, Melroy Mukwaya, Trudie Onyechi, Caroline Hart *(Founder and Co-ordinator)*

Registered Charity 1059919

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Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2025

The Joliba Trust

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The Trustees' Annual Report is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2025.

Trustees

Mrs D Hutchinson

Mrs C C D Hart

Mr M Mukwaya

Ms T L Onyechi

Dr P Richards

Mr R Savage BA (Oxon)

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £50,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 23 December 2025 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 23 December 2025 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Joliba Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Forum Chartered Accountants
ICAEW

44 Drake Avenue
Teignmouth
Devon
TQ14 9NA

23 December 2025

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies		90,346	171,541	261,887
Investment income	3	2,783	-	2,783
Total income		93,129	171,541	264,670
Expenditure on:				
Charitable activities		(201,734)	(184,987)	(386,721)
Other expenditure		(823)	-	(823)
Total expenditure		(202,557)	(184,987)	(387,544)
Net expenditure		(109,428)	(13,446)	(122,874)
Net movement in funds		(109,428)	(13,446)	(122,874)
Reconciliation of funds				
Total funds brought forward		312,573	17,592	330,165
Total funds carried forward	12	203,145	4,146	207,291

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2025 (continued)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		419,315	110,016	529,331
Investment income	3	1,342	-	1,342
Total income		420,657	110,016	530,673
Expenditure on:				
Charitable activities		(190,929)	(161,669)	(352,598)
Other expenditure		901	-	901
Total expenditure		(190,028)	(161,669)	(351,697)
Net income/(expenditure)		230,629	(51,653)	178,976
Net movement in funds		230,629	(51,653)	178,976
Reconciliation of funds				
Total funds brought forward		81,944	69,245	151,189
Total funds carried forward	12	312,573	17,592	330,165

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 12.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Current assets			
Debtors	9	8,017	6,109
Debtors - revolving credit schemes	11	96,188	95,848
Cash at bank and in hand		104,336	229,458
		208,541	331,415
Creditors: Amounts falling due within one year	10	(1,250)	(1,250)
Net assets		207,291	330,165
Funds of the charity:			
Restricted income funds			
Restricted funds		4,146	17,592
Unrestricted income funds			
Unrestricted funds		203,145	312,573
Total funds	12	207,291	330,165

The financial statements on pages 5 to 16 were approved by the trustees, and authorised for issue on 23 December 2025 and signed on their behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash (expenditure)/income		(122,874)	178,976
Working capital adjustments			
(Increase)/decrease in debtors	9	(1,908)	3,399
Increase in creditors	10	-	50
Increase in revolving credit schemes	11	(340)	(4,835)
Net cash flows from operating activities		(125,122)	177,590
Net (decrease)/increase in cash and cash equivalents		(125,122)	177,590
Cash and cash equivalents at 1 April		229,458	51,868
Cash and cash equivalents at 31 March		104,336	229,458

All of the cash flows are derived from continuing operations during the above two periods.

The Joliba Trust

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £200.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Mali Office	5% on a straight line basis
Plant and machinery	25% on a straight line basis
Motor vehicles	33% on a straight line basis

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	34,574	118,714	153,288
Donations from individuals	40,309	52,827	93,136
Gift aid reclaimed	15,463	-	15,463
Total for 2025	90,346	171,541	261,887
Total for 2024	419,315	110,016	529,331

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	2,783	2,783
Total for 2025	2,783	2,783
Total for 2024	1,342	1,342

4 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Maternal health	-	12,734	12,734	8,939
Improving livelihoods and food security	-	58,962	58,962	61,525
Improving livelihoods and food security	128,628	-	128,628	148,795
Wells and water provision	-	113,291	113,291	91,205
Beekeeping	4,734	-	4,734	6,194
Income generation for women	31,766	-	31,766	-
Monitoring and evaluation	6,472	-	6,472	2,400
Project transport	1,042	-	1,042	2,198
Bank charges	649	-	649	519
UK Support Costs, Fundrasing and Accounts	28,443	-	28,443	30,823
	201,734	184,987	386,721	352,598

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Administrative wages (UK support element)	8,771	8,771	7,932
Staff pensions contributions (including backdated contributions)	3,978	3,978	10,350
Telephone and fax	850	850	1,246
Office expenses	5,026	5,026	2,482
Computer software and maintenance	484	484	158
Printing, postage and stationery	1,097	1,097	380
Promotional expenses	1,824	1,824	1,794
Independent examiner's fee	1,250	1,250	1,640
Bookkeeping	5,163	5,163	4,841
	28,443	28,443	30,823
	28,443	28,443	30,823

	Unrestricted funds General £	Total funds £
Allocated support costs	28,443	28,443
Total for 2025	28,443	28,443
Total for 2024	30,823	30,823

6 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2025 £	2024 £
(Profit)/loss on foreign currency	823	(901)

7 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities	14	12
UK support staff	2	2
	16	14

No employee received emoluments of more than £60,000 during the year

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Debtors

	2025 £	2024 £
Other debtors	8,017	6,109

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	1,250	1,250

11 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

	2025 £
Women's Income Generation Scheme	
Balance brought forward	57,796
Added to the fund during the year	340
Balance carried forward	58,136

	2025 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

12 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General				
Unrestricted Income Fund	312,573	93,129	(202,557)	203,145
Total unrestricted funds	312,573	93,129	(202,557)	203,145
Restricted funds				
Maternal health	15,832	-	(12,734)	3,098
Environmental work and beekeeping	1,760	58,250	(58,962)	1,048
Well building	-	113,291	(113,291)	-
Total restricted funds	17,592	171,541	(184,987)	4,146
Total funds	330,165	264,670	(387,544)	207,291

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	81,944	420,657	(190,028)	312,573
Restricted funds	69,245	110,016	(161,669)	17,592
Total funds	151,189	530,673	(351,697)	330,165

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Current assets	135,670	72,871	208,541
Current liabilities	(1,250)	-	(1,250)
Total net assets	134,420	72,871	207,291

14 Related party transactions

There were no related party transactions in the year.

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2025

The Joliba Trust

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The Trustees' Annual Report is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2025.

Trustees

Mrs D Hutchinson

Mrs C C D Hart

Mr M Mukwaya

Ms T L Onyechi

Dr P Richards

Mr R Savage BA (Oxon)

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £50,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 23 December 2025 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 23 December 2025 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Joliba Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Forum Chartered Accountants
ICAEW

44 Drake Avenue
Teignmouth
Devon
TQ14 9NA

23 December 2025

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies		90,346	171,541	261,887
Investment income	3	2,783	-	2,783
Total income		93,129	171,541	264,670
Expenditure on:				
Charitable activities		(201,734)	(184,987)	(386,721)
Other expenditure		(823)	-	(823)
Total expenditure		(202,557)	(184,987)	(387,544)
Net expenditure		(109,428)	(13,446)	(122,874)
Net movement in funds		(109,428)	(13,446)	(122,874)
Reconciliation of funds				
Total funds brought forward		312,573	17,592	330,165
Total funds carried forward	12	203,145	4,146	207,291

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2025 (continued)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		419,315	110,016	529,331
Investment income	3	1,342	-	1,342
Total income		420,657	110,016	530,673
Expenditure on:				
Charitable activities		(190,929)	(161,669)	(352,598)
Other expenditure		901	-	901
Total expenditure		(190,028)	(161,669)	(351,697)
Net income/(expenditure)		230,629	(51,653)	178,976
Net movement in funds		230,629	(51,653)	178,976
Reconciliation of funds				
Total funds brought forward		81,944	69,245	151,189
Total funds carried forward	12	312,573	17,592	330,165

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 12.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Current assets			
Debtors	9	8,017	6,109
Debtors - revolving credit schemes	11	96,188	95,848
Cash at bank and in hand		104,336	229,458
		208,541	331,415
Creditors: Amounts falling due within one year	10	(1,250)	(1,250)
Net assets		207,291	330,165
Funds of the charity:			
Restricted income funds			
Restricted funds		4,146	17,592
Unrestricted income funds			
Unrestricted funds		203,145	312,573
Total funds	12	207,291	330,165

The financial statements on pages 5 to 16 were approved by the trustees, and authorised for issue on 23 December 2025 and signed on their behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash (expenditure)/income		(122,874)	178,976
Working capital adjustments			
(Increase)/decrease in debtors	9	(1,908)	3,399
Increase in creditors	10	-	50
Increase in revolving credit schemes	11	(340)	(4,835)
Net cash flows from operating activities		(125,122)	177,590
Net (decrease)/increase in cash and cash equivalents		(125,122)	177,590
Cash and cash equivalents at 1 April		229,458	51,868
Cash and cash equivalents at 31 March		104,336	229,458

All of the cash flows are derived from continuing operations during the above two periods.

The Joliba Trust

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £200.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Mali Office	5% on a straight line basis
Plant and machinery	25% on a straight line basis
Motor vehicles	33% on a straight line basis

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	34,574	118,714	153,288
Donations from individuals	40,309	52,827	93,136
Gift aid reclaimed	15,463	-	15,463
Total for 2025	90,346	171,541	261,887
Total for 2024	419,315	110,016	529,331

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	2,783	2,783
Total for 2025	2,783	2,783
Total for 2024	1,342	1,342

4 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Maternal health	-	12,734	12,734	8,939
Improving livelihoods and food security	-	58,962	58,962	61,525
Improving livelihoods and food security	128,628	-	128,628	148,795
Wells and water provision	-	113,291	113,291	91,205
Beekeeping	4,734	-	4,734	6,194
Income generation for women	31,766	-	31,766	-
Monitoring and evaluation	6,472	-	6,472	2,400
Project transport	1,042	-	1,042	2,198
Bank charges	649	-	649	519
UK Support Costs, Fundrasing and Accounts	28,443	-	28,443	30,823
	201,734	184,987	386,721	352,598

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Administrative wages (UK support element)	8,771	8,771	7,932
Staff pensions contributions (including backdated contributions)	3,978	3,978	10,350
Telephone and fax	850	850	1,246
Office expenses	5,026	5,026	2,482
Computer software and maintenance	484	484	158
Printing, postage and stationery	1,097	1,097	380
Promotional expenses	1,824	1,824	1,794
Independent examiner's fee	1,250	1,250	1,640
Bookkeeping	5,163	5,163	4,841
	28,443	28,443	30,823
	28,443	28,443	30,823

	Unrestricted funds General £	Total funds £
Allocated support costs	28,443	28,443
Total for 2025	28,443	28,443
Total for 2024	30,823	30,823

6 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2025 £	2024 £
(Profit)/loss on foreign currency	823	(901)

7 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities	14	12
UK support staff	2	2
	16	14

No employee received emoluments of more than £60,000 during the year

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Debtors

	2025 £	2024 £
Other debtors	8,017	6,109

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	1,250	1,250

11 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

	2025 £
Women's Income Generation Scheme	
Balance brought forward	57,796
Added to the fund during the year	340
Balance carried forward	58,136

	2025 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

12 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General				
Unrestricted Income Fund	312,573	93,129	(202,557)	203,145
Total unrestricted funds	312,573	93,129	(202,557)	203,145
Restricted funds				
Maternal health	15,832	-	(12,734)	3,098
Environmental work and beekeeping	1,760	58,250	(58,962)	1,048
Well building	-	113,291	(113,291)	-
Total restricted funds	17,592	171,541	(184,987)	4,146
Total funds	330,165	264,670	(387,544)	207,291

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	81,944	420,657	(190,028)	312,573
Restricted funds	69,245	110,016	(161,669)	17,592
Total funds	151,189	530,673	(351,697)	330,165

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Current assets	135,670	72,871	208,541
Current liabilities	(1,250)	-	(1,250)
Total net assets	134,420	72,871	207,291

14 Related party transactions

There were no related party transactions in the year.

THE JOLIBA TRUST

England & Wales - Charity number 1059919

Accounts

Joliba

working to restore livelihoods



JOLIBA TRUST

The Joliba Trust supports grassroots development work with farming and livestock-raising communities in Mali. We are to working to sustain and improve rural livelihoods in one of the toughest environments in the world.

Joliba is working with two partner organisations and fourteen staff in two of Mali's poorest regions: Bandiagara in Central Mali and Yorosso in the South. Our work includes provision of water, midwifery training, microcredit, tree planting and regenerative farming to increase food security. This year we worked in 322 villages.

Joliba has worked directly on grassroots projects in Mali for over 30 years. We know the country and its people well and we are able to address people's greatest priorities. All our projects are carried out by volunteers. An outstanding feature of our work is that **we achieve an enormous amount at low cost** with the donations that we receive.



The northern half of Mali is Sahara desert. 'Joliba' is the local name for the River Niger which runs through Mali and means 'riches of life'. The River Niger and its inland delta are vital to our migrating birds.

Joliba Trust

8 Nattadon Road, Chagford, Newton Abbot, Devon TQ13 8BE • **Mobile:** 07821 635593
Tel: 01647 432018 • **Email:** info@jolibatrust.com • **www.jolibatrust.org.uk** • Registered Charity 1059919
Trustees: Deborah Hutchinson (Chair), Melroy Mukwaya, Trudie Onyechi, Richard Savage (BA Oxon), Caroline Hart (Founder and Co-ordinator), Dr Polly Richards • **Patrons:** Jon Snow, Caroline Lucas MP, Satish Kumar

Mali is a semi-desert country with a rich, cosmopolitan and sophisticated culture. Most people live from the land and they are extremely hard-working and resourceful.

Today half of Mali's population of 24 million people live in extreme poverty. Literacy is 26%, and Mali's development and health indicators are among the worst in the world (WHO).



Migrant girls panning for gold. Working hours are dawn to dusk seven days a week and many young men die in the mines. Panning is with dangerous chemicals and mercury and only 10% of young people find gold to earn any money.

Three things are causing increasing hardship in Mali:

- The most important of these is **climate change** which is destroying rural livelihoods at a frightening pace.

- **Migration:** more and more young people are having to migrate to help their families. In our project area of Yorosso 80% of young people (15-35 years old) now have to leave home. Many of them look for work on gold mines in Western Mali and Guinea, or they may seek work as porters in cities or labourers in Ivory Coast. They earn little and suffer a lot as they are usually homeless and eat badly, leaving them open to disease. Young girls work as servants in cities and are vulnerable to rape and abuse. It is very sad that so many villages are now dependent on the revenue from this migration.

- After a decade of **instability**, rural people have become much poorer. They have been exposed to jihadist and criminal violence and have had their livestock stolen. This has displaced communities and has further increased migration as young people wish to escape from jihadist recruitment.

OUR WORK THIS YEAR



Dogon village on the rock plateau

A huge thank you to everyone who has supported our work this year. **We were particularly heartened by the generosity of your response to our appeal last year which allowed us to develop a tree planting programme in South Mali and 130,300 trees were planted.** It turned out to be a year of abundant rainfall so the trees are growing fast and extremely well.

We have also been immensely grateful to receive a very kind and generous legacy from one of our supporters in 2024. It has been marvellous to be able to extend our work; to take on an additional highly skilled staff member in Mali; to be able to develop a programme to increase income-generating schemes for women and a program to begin to rebuild the lives of displaced people who are suffering so greatly.

Please consider supporting us via a legacy if you feel able to do so.

Unprecedented Weather

2024 has been a year of alarming weather. For four months from February to May **temperatures in our project area in Bandiagara rarely dropped below 48 degrees and remained above 40 degrees at night**. It has never been so hot. People said it was difficult to think, work or sleep, and even with shoes on your skin got burnt walking on the footpaths.

Then from July to the end of October there were devastating floods which have destroyed crops, washed away 43,400 houses and buildings and caused 380,000 people to be displaced. The start of the school term had to be postponed until November because 79 schools had been lost. In many areas harvests are poor and food prices are high as Mali's crops are not adapted to heavy rain.

ACHIEVEMENTS THIS YEAR

- Providing clean water to 20 villages in desperate need of water
- Stabilising 193 acres of sand dunes in 11 villages to sustain farming security of 17,521 people
- Planting 239,620 trees in 92 villages and assisting regeneration of nearly 300,000 agroforestry trees
- Providing seed banks of old crop varieties that are increasing harvests
- Supporting Nature and biodiversity recovery on 12,350 acres of desertified land and recovery of 6,000 acres of farmland through regenerative farming
- Growing 70 tons of fodder crops for livestock
- Supporting income generation schemes for 1600 people and revolving credit for over 40,000 people
- Training 111 Birth Attendants and providing moped ambulances for two districts

2024

DUNE STABILISATION



Dune de Ireli

In Central Mali sand-dunes are appearing due to greatly increased wind and sandstorms. It is vital to control them to prevent villages from being abandoned. The dunes are destroying precious fertile valley land on which many people depend for growing crops. Sand from the dunes is also silting up streams and ponds that people need to cultivate rice, to water their vegetable gardens, for providing water for livestock to drink, and for fishing. This year we have worked with 512 volunteers on dune stabilisation in eleven villages and 193 acres of dunes have been planted.

> ***Caleb Wadiou: Idieli Godanga***
>
> *...The dune stabilisation has more than met our expectations. Firstly, our farmland that was ruined with sand is regenerating and we can grow more food; the ponds that were filling with sand are retaining their water; and the large water gullies (formed by the dune slopes) into which our animals fell and died are nearly filled up. We now have plenty of grass for our animals. We are very happy. All the families in the village have begun farming on the land that had become useless due to the sand dunes.*



A team of Dune Stabilisation Volunteers

Pierre Dougnon Ireli

...the dune covered our plot in sand. As we could not grow enough food, my father was obliged to send my two brothers and their family members away to look for land to farm elsewhere. The stabilisation of the dune has stopped the sand and little by little the land has recovered and we have started to grow food.



First, windbreaks are planted so that other planting can survive



Deep-rooting grasses planted in the dunes of Idiely Godanga

Antoine Togo: Idjeli

Now we are able to grow rice again and we harvest more than 30 sacks every year. We store 15 bags for the family's consumption and sell 15 bags. This has allowed us to buy two ewes and a ram.

Alpha Wadiou: Idjeli

The dune stabilisation activities were able to stop the sand that filled up the river. We have even started to fish in the river. The good old days are back.

Ruth Dougnon: Komokan

...For more than 10 years we had to buy wood for cooking. Now there is a plantation of Combretum (on the former dunes) and our cooking wood comes from this site. We have been trained in the proper way to cut wood so that it regenerates.

***Jean Perou:* Team leader of the women's group**

I am very proud of the work we have accomplished in the dunes. We have created a new forest for our children. Women collect the fruits of acacia, balanites and bauhinia which we sell. I think that God loves us. The new forest has saved the village.



Regeneration after dune stabilisation

Joliba has won an award from the Malian government for the success of our work on dune stabilisation. Our staff provide training to other NGO's in Mali who wish to work on this.

In the last 9 years our work on dune stabilisation has restored the farming livelihoods of nearly 200,000 people in a culturally important area that would otherwise have become uninhabitable.

It costs just £360 to stabilise an acre of sand dunes to sustain the livelihoods of thousands of people.

JUST **£1** A DAY!

TREE PLANTING AND LAND REGENERATION

Trees are vital to people in Mali

Not only do trees replenish the land, improve crop yields and moderate the weather, but they are essential for daily life. Their leaves, nuts, fruit and flowers provide a large part of people's food; their wood provides the fuel needed for cooking, for making tools and building houses and shelters for animals; their leaves and fruit pods feed livestock; their flowers make beekeeping possible; their bark provides the material for ropes needed for drawing water and many other purposes; their roots, flowers and leaves provide the medicines that 65% of the population depends on.

Tree Regeneration

By distributing seeds and protecting tiny sapling growth that occurs in the rainy season, volunteers managed to grow 299,697 new seedlings of 22 different species during the year. This is restoring biodiversity and the natural resources that people need, and these saplings are more resistant and have a higher survival rate than planted trees.

> ***Rachel Togo: Koporo-pen***
> *We women are very happy that more than 50% of the kitchen wood now comes from the trees in our fields and we collect the fruits of balanites, jujube and marula to sell at the market. Most of our income comes from the trees in our fields.*

> ***Moussa Niangali: Bénébouro***
> *Our fields started to deteriorate and even if we used fertilizer, we harvested badly. The rain washed away everything. The Joliba community worker advised us that the protection of young sapling growth in the cultivation plots can be a solution. Now water erosion has decreased and our soil is recovering.*

> ***Mamadou Din: Village Chief of Goro***
> *The protection of seedlings has been a blessing for us. The trees in the fields have allowed us to have firewood, wood for making the handles of our tools (hoes, knives, axes) and for pestles, mortars, stools, and stepladders. The trees provide us with fruit for people and for livestock as well as our medicines.*

By promoting and assisting natural regeneration, beneficiaries have successfully grown 2,697,172 new trees in their fields in the last decade. These trees are restoring soil fertility and assisting Nature recovery.



Tree regeneration. Their leaf-mould and nitrogen-fixing roots give a marked improvement to crop yields

TREE PLANTING FROM NURSERY GROWN TREES

Tree Planting in Bandiagara, Central Mali

Thanks to the skill and efforts of nursery managers, saplings have been made available for planting activities in 61 villages and these were planted for dune stabilisation, food and fruit resources, field improvement and shade.



A baobab grove

Bernadette Togo
Nursery Manager in Pomorododiou

I am a widow and my three oldest children have migrated to look for work. In years of poor rainfall, it is the proceeds from the sale of saplings that I use to buy grain. The nursery pays for all our food, soap, medicine and the school expenses of the two girls who attend school. Thanks to my income and self-sufficiency I was able to escape a forced marriage.

Hamidou Guindo
Nurseryman in Deh

My district has good land and the water table is not deep which makes it ideal for tree planting. I was trained and equipped and provided with seeds by Joliba. The first lemon trees planted have all fruited. We now have three types of local mango trees that also bear fruit as well as guava and cinnamon apple trees.

Moussa Guindo
Planter in Deh

Today, thanks to Joliba, we have lemon trees, guava trees, cinnamon apple trees, pomegranate trees, and grafted jujube. Before, you had to travel a long way to buy lemons. Today we supply the markets of three districts as well as our own district with lemons. The sale of fruit has become my main source of income.

Drissa Kassogue
Planter in Tongnon

With the help of Joliba I was able to plant 30 grafted jujube seedlings. After the harvest I sell them every morning for £15 to local market traders, not counting what the children of the village come to buy all day long. It is a very profitable activity. Even in a year of good rainfall the millet we can grow cannot feed us for long, so more than 60% of my income is invested in the purchase of millet to secure enough food of my family. I invested £300 in developing a pond to have more water and plant other species such as mango, guava and cinnamon apple trees.



Harvesting Baobab leaves which are dried and eaten daily all year.

In Bandiagara, 109,320 trees were planted during the year and in the last decade people have planted 1,253,951 nursery trees for their needs in Central Mali.

Tree planting in South Mali



Fousseyni Goita with guava saplings ready for planting from the nursery

Thanks to your wonderfully generous support we were able to dramatically increase our tree planting activities in South Mali. We trained 22 new tree nursery managers in Yorosso district, mostly young men and women. They provided 130,300 saplings to 31 villages so that they could improve their farming land with field species and plant orchards. Most of the trees planted were fruit and nut trees.

Although it is in an area of higher rainfall, the district of Yorosso is suffering from desertification from over-cultivation of cotton. Growing cotton has also made people extremely poor as the cost of fertilisers and pesticides needed for cotton production have multiplied.

Orchards for Young People



Each young person digs a watering well for their orchard.

As there are so few opportunities for young people, we have started an income-generating scheme for young men and women to set up orchards so that they can earn an income in their villages. Each young person has to dig a water-point and to put up fencing for an acre of their families' land. They are then provided with 200 grafted fruit and nut trees to plant and given training in orchard management and technical support. It is wonderful to see cotton fields being transformed into profitable fruit production that will revive the land and provide a sustainable income so that the young do not have to migrate. The income from the orchards will gradually increase as the trees mature.

> *Every year, after the harvests I left home to look for work for the dry season (October-June) but I never earned more than £250 (for the 8 months). I set up an orchard of 200 grafted orange trees in 2022. I was able to plant vegetables between the young saplings which gave me £600 a year and now that the trees are beginning to fruit I am earning £1200 a year.*



Fatoumata Souara in her Cashew orchard



Amadou Goita's papaya orchard in the village of N'gorola



Amadou Goita's orchard



Market gardening between the young trees in the orchards

Souleymane Kone: Karangana

I went to look for work on the gold mines in the dry season. In the first year I found gold. The second and third year I earned nothing and two of my friends died on the site so I left. I was torn what to do as I had no choice apart from migrating to the mines. When I heard about the planting project for young people I went on the waiting list and after three years I was selected to plant an orchard. I already have my first (fruit) harvest so I am very happy today. I thank Joliba for helping me set up an orchard, which has allowed me to forget about the path to the gold panning site.



Harvesting mangoes



Selecting guava seed for nursery planting

PROTECTED LAND

Much of the land has been over-exploited by humans. Wildlife has been hunted almost to extinction and forests have been cut down to sell wood. Joliba works with communities to raise awareness of the crisis in the loss of natural resources and to encourage methods for their sustainable management. A decade ago communities gave a remarkable area of 12,350 acres on 39 sites to protect for regeneration and rewilding.

All hunting was stopped, and no wood was cut or wild fruits taken. There has been a miraculous change in these areas. **Dense scrub and forest cover has recovered, and insects, birds and wildlife have returned. The protected areas abound with grasses, leaves and fruit. Ponds and lakes no longer evaporate and dry up but hold water for most of the year for wildlife to drink from. A lot of valuable plants and trees that had disappeared are coming back.**

Due to insecurity in the remote rural areas of the district of Bondo, it has become almost impossible for people to go into the bush without being attacked and robbed. The population has therefore decided to begin harvesting the resources they need from some of the areas they protected for regeneration.

The rewilding areas near to the villages have now become the sources of supply of fruit, wood and animal fodder and rules governing their use and sustainable management have been established.

Mariam Niangaly: Benebouro

All our activities to generate income have been interrupted since the insecurity began and several women were raped in the bush when they were collecting firewood. The rewilding area has saved us because we can now collect wood for cooking by pruning branches of trees. We have learnt to do this in a way that does not hurt the tree. We also collect Balanites fruits to produce our cooking oil, and we have baobab leaves (which form the staple diet). We would have no source of income without this.

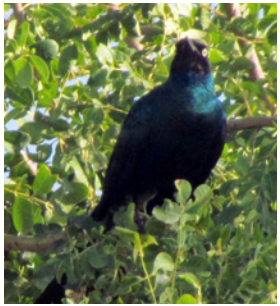
Boureima Niangala: Djimdéma

I am a Traditional Therapist. In February, a sick woman came to see me for her treatment, so I went to the bush to look for medicine. Three masked young people beat me for at least 15 minutes and I became unconscious. It was a few hours later that I regained consciousness and I managed to reach the village. Since that day I have not gone into the bush again and I treat my patients with the plants in the rewilding area.

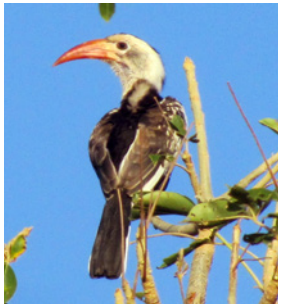
Birds seen in the rewilding area November 2024



Parrakeet



Greater blue-eared Starling



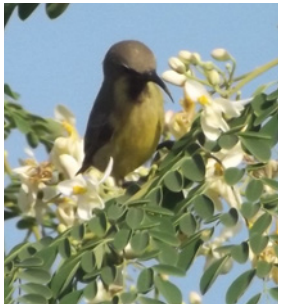
Red billed Hornbill



Turtle Dove



European Roller



Violet Backed Sunbird

> ***Amadou Guindo: Orowara***
>
> *Our children who went to fetch grass were being beaten, and our women and girls who went to fetch wood were being raped. Our rewilding area is located between two villages, which allows us to access resources even in this period of insecurity. We are learning to manage the natural resources we have and this is thanks to Joliba.*

REGENERATIVE FARMING

Activities for soil improvement focused mainly on composting, the making of planting pockets, and the creation of stone contour barriers.

The activities gave good results. **Thanks to the efforts of 2,167 volunteers, over 6,000 acres of infertile land were recovered.** 20,080 tons of compost were produced and distributed on fields.

> ***Soule Bamay Codeo: Kassawadah***
>
> *Every year I sold two oxen to buy fertilizers for my plot, but the millet harvest could not feed the family, so we then had to sell animals to buy food. Our animals have decreased so much that there was nothing to sell. When I heard the Joliba talk about composting as a solution, our family adopted composting and for the last 7 years we have spent the whole dry season producing compost. Since then I have not bought a single bag of millet. Moreover the sale of cowpeas and sorrel has allowed us to have two bulls.*



Making planting pockets in Ene. Each pit is filled with compost and planted with a millet plant. It is a way to gain a harvest in unproductive land and helps the land to recover.



Millet growing in a barren area in planting pockets.

Hedges

"I regularly listen to the radio and one day I came across Joliba's broadcast talking about the importance of planting hedges. I thought this was a solution to the increasing erosion in my fields so I got in touch about planting hedging on 10 hectares. I have noticed that the degraded areas are starting to recover and for the first time my neighbour was not able to go beyond the limits of his cultivation plot and there was no conflict between us."

Tie Koita: Sogoba

Our traditional sorghum seeds produce crops in 120 days. In recent years the rainy season has been much shorter than this which has led to poor harvests. Our local varieties are no longer suitable. This year I purchased the early harvesting sorghum after Joliba's talk. I sowed on 17 July and harvested on September 14 in less than two months. All the farmers in the village came to visit my plot. The new variety has several advantages. In addition to harvesting quickly and having a higher yield, it is resistant to weeds and pests.

Growing early sorghum seeds for sowing at the farming cooperative of Kiffosso

Crop diversification

As the rainy season is less reliable, we are introducing more varied and earlier cropping millet and sorghum seeds from drier areas of Mali. This is proving extremely popular and is improving harvests.



A field of rapidly growing sorghum



INCOME GENERATION

Market Gardening



Mariam Guindo at her vegetable garden in Goro

Raising sheep

I benefited from £68 credit. With this I bought a young ram for £60 and livestock feed for £8.00. After 9 months I sold the sheep at £155. I gave the £60 I received from the project to another woman and now I continue raising sheep with my own funds.

> ***Pauline Dougnon: Intemeli***
> *In recent times the price of everything has increased. A bar of imported soap that was 60p rose to £1.20 which was unaffordable. Now we make a large bar of much better quality soap for 53p and people are able to buy soap and extremely nutritious cooking oil (from the balanites kernels) in the village.*

Making Soap and Cooking Oil

Soap-making training took place in 10 villages. The women now make two productions of balanites and shea-butter soap a month which is sold in the villages. This is giving the women a small but regular income and provides essential supplies of soap needed for hygiene, for washing clothes and cooking utensils and for safe childbirth to the local market.



Making soap with Balanites kernals.

Beekeeping



Beekeeping continues to be a popular activity and bee populations are increasing. The average amount earned from beekeeping in the year was £48 and 4059 kilos of honey were harvested.

WATER PROVISION



Collecting water in Kine

The problems of acute water shortage in our project area have increased this year as many earth-dug wells have collapsed in the record floods.

We are extremely grateful to all the private individuals and organisations that have so generously supported water provision to villages suffering a water crisis. This has allowed us to build 20 modern wells and to upgrade hand pumps in rural Central Mali in the following villages: Téré, Péné, Ene, Kéledougou, Derou-na, Pomorododiou-Begne, and Anakaga in the district of Koro; Tanouwa-Dognou and Ogodengou-Kana in the district of Kana; Wondorou and Begne-Bègoro in the district of Koporo-na; Gueourou and Bègoro in the district of Koporo-pe, Ongo, Bondo-He, Bombou and Yandassongo and Ouroly Diane on the Dogon Plateau and Intemeni-Koun and Younibiri 1 in the district of Sangha.

This has provided 18,629 people with access to clean drinking water and has transformed the life for everyone in these villages.

In the last decade, Joliba has successfully built 130 modern wells on the sites of ancient springs. These will provide a low maintenance, clean water supply to very poor villages for many decades.

Mariam Togo:
Member of the women's group of Wondorou

Our income came from growing and selling peanuts but this had to be abandoned (after the earth well collapsed) because water collection took all our time. I couldn't even earn 75p in two months. Now I sleep with peace of mind without worrying how to get water and we have almost forgotten our 15 year ordeal. We have resumed our business activities and our living conditions have started to improve. Our meals are better, we have money to pay for soap and even medicines and our daughters can go to school. Life in the village has resumed a normality. We are deeply grateful to everyone who made this possible. Know that you have brought joy and happiness to Wondorou.

Gabdo Tapily: household manager in Kiné

The months of March, April, May and June were months of suffering in Kine. Not only are these months of great heat, but also months when we drank very little water. For more than 20 years (when there was no well) no marriage was celebrated. We people of Kine could bear thirst, but we could not impose on others to endure thirst (and women will not marry into a village without water). Thanks to the new well, we celebrated 5 weddings in April and others are scheduled for the end of Lent. My daughters are now going to school. Thank you for allowing us to have a lot of water and for eliminating our thirst and fatigue. Today we are very happy and this happiness is called Joliba.



With water we can wash clothes

Ogobara Saye: Village Chief

We tried to dig a well several times, but with the ground being sandy, the whole thing fell in. For over 20 years, we struggled without a water source. Thanks to you we have the most precious thing, which is water. With water, we will be able to raise livestock again and we will be able to send our children to school. We will be able to maintain our (mud brick) houses and build others.



Carrying water on the Dogon plateau



A cement well with a pulley system allows 8 women to draw water at once.

It costs £4-6,000 to build a well which transforms the life of a village.

It costs less than a pound to provide someone with clean water for their lifetime.

If you use this link to donate to water from 3-10 December 2024 all donations will be doubled by the Big Give:
https://donate.biggive.org/campaign/a056900002TPTUVAA5?c=76444

BIRTH ATTENDANT TRAINING

In rural Mali, most women give birth at home with the assistance of a Village Birth Attendant. Maternal mortality is high, which is often to malnutrition and anaemia, infections such as malaria and typhoid, and because women and girls who have complicated births do not manage reach a health centre.



Birth Attendants attending training in Wadouba

This year we trained 111 birth attendants in the districts of Wadouba and Kende who are now assisting childbirth in 108 villages. We are also carrying out training in two further districts.

Our training covers hygiene; providing information on nutrition for pregnant women; prevention of malaria and sexually transmitted diseases; the importance of pre-natal consultations; recognition of danger signs during and after childbirth and in newborn babies; and postnatal follow up.

We have also provided moped ambulances in two new districts this year to help women to reach a health centre.

> ***Aissa Ouologuem: Midwife in Gondoli-Dogon***
>
> *I have been in practice for 5 years but had never received any training. I had a case where a pregnant woman had a terrible headache and the training has allowed me to understand that it can be due to high blood pressure. Unfortunately she lost the baby. I became aware of the signs of danger in a pregnant woman and the signs of danger in a newborn. I had a case where the newborn was not breathing well but by the help of God he was able to get out of it. This training was very useful for me.*



Birth attendants receiving Midwifery kits



The Mayor attending the completion of the training



Moped ambulances take women with difficult births to a health centre



Moped interior

It costs just £135 to train a Village Birth Attendant and to provide her with a simple midwifery kit. This training transforms the safety of childbirth.

LIVESTOCK RAISING

With conflict in the north of Mali, in the last decade **many herders have fled and walked hundreds of miles south for safety.** They arrive weak and exhausted and although some have a few livestock, most have nothing. They have been welcomed and helped by farming communities in Yorosso. It takes time for them to rebuild their lives which they do by starting to raise young livestock.

We are working to improve herders' livelihoods by providing credit for more affordable livestock feed; by promoting the planting of fodder crops and by providing revolving credit for livestock raising.

Sale of livestock feed

In the dry season, animals need to be fed, but this is too expensive for many people and they then unfortunately have to sell their starving animal for meat at a very low price. Three herders co- operatives received £22,500 credit as working capital to obtain and sell stocks of affordable cattle feed. This allowed them to buy and sell 84 tons of cattle cake.

Fodder crops

Demonstration plots for seed production were set up under the supervision of the head of the local department of livestock production.

103 kg of seed composed of eight fodder species were planted. This made it possible to harvest nearly 70 tons of fodder, which in turn will increase animal values and productivity.

Raising goats

Four years ago we gave a pair of breeding goats to 100 women in two villages. Each year from their offspring it has been possible to give a further pair of goats to 50 new women.

> ***Bintou Cissouma***
> *I received two goats four years ago and today I have 26 goats. We now have a lot of manure for our fields. We also have a lot of milk all year round and it is especially abundant during the rains. Selling milk has become a very important source of income.*

HOW CAN YOU HELP?

PLEASE CONTINUE TO SUPPORT OUR WORK!

The success of our activities has been due to the courage and commitment of our staff and to the hard work and effective participation of the beneficiaries.

Our greatest needs for fundraising in 2025 are for water provision, orchards for young people and for developing our work with refugees. It is vital to continue with all our projects as they have never been more greatly needed.

THANK YOU!

DONATIONS

Donations by cheque or BACS.
In this case we receive 100% of your donation.

Donations via Credit Card on our website.
These are subject to a 1-2% commission so if you are making a larger donation please make it to us directly.



£6.14
can pay for a long-term source of clean water for a family



£7
buys a lamp so that women do not give birth in the dark



£10
can plant 110 trees from a nursery



£75
can plant 100 grafted fruit trees



£12.50
can buy a locally-made beehive



£195
can train and provide life saving transport and equipment to a Birth Attendant

JOLIBATRUST.ORG.UK

DRAFT ACCOUNTS TO 5 APRIL 2024

INCOME £ 458,427

Donations from individuals	£ 130,806
Donations from trusts	£ 46,748
Legacies	£ 258,878
Gift aid reclaimed	£ 21,995

EXPENDITURE £ 352,598

Environmental work and improving livelihoods	£ 169,696
Water provision	£ 91,205
Maternal health	£ 14,056
Beekeeping	£ 6,194
UK support costs, fundraising and accounts	£ 30,598

JOLIBA TRUST BANK DETAILS

Bank: Triodos • **Sort Code:** 16-58-10 • **Ac. No:** 02059700

Please let us know if you make a BACS donation and whether you would like us to claim Gift Aid.





Joliba Trust

www.jolibatrust.org.uk

8 Nattadon Road, Chagford, Newton Abbot, Devon TQ13 8BE
Tel: 01647 432018 • **Mobile:** 07821 635593 • **Email:** info@jolibatrust.com
Registered Charity 1059919

BANK DETAILS:
Triodos Bank. 16-58-10, Joliba Trust. Account number: 02059700
Please let us know if you make a BACS donation and whether you would like us to claim Gift Aid.

PATRONS: Jon Snow, Caroline Lucas, Satish Kumar
TRUSTEES: Deborah Hutchinson *(Chair)*, Richard Savage BA Oxon, Dr Polly Richards, Melroy Mukwaya, Trudie Onyechi, Caroline Hart *(Founder and Co-ordinator)*

DESIGN: Joseba Attard **PRINT:** Kingdom Print

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2024

The Joliba Trust

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The Trustees' Annual Report 2024 is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2024.

Trustees

Mrs D Hutchinson

Mrs C C D Hart

Mr M Mukwaya

Ms T L Onyechi

Dr P Richards

Mr R Savage BA (Oxon)

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £50,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 29 November 2024 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 29 November 2024 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Joliba Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Forum Chartered Accountants
ICAEW

44 Drake Avenue
Teignmouth
Devon
TQ14 9NA

29 November 2024

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		458,427	70,904	529,331
Investment income	3	1,342	-	1,342
Total income		459,769	70,904	530,673
Expenditure on:				
Charitable activities		(230,041)	(122,557)	(352,598)
Other expenditure		901	-	901
Total expenditure		(229,140)	(122,557)	(351,697)
Net income/(expenditure)		230,629	(51,653)	178,976
Net movement in funds		230,629	(51,653)	178,976
Reconciliation of funds				
Total funds brought forward		81,944	69,245	151,189
Total funds carried forward	12	312,573	17,592	330,165

The notes on pages 9 to 16 form an integral part of these financial statements.

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2024 (continued)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		240,594	15,775	256,369
Investment income	3	102	-	102
Total income		240,696	15,775	256,471
Expenditure on:				
Charitable activities		(252,302)	-	(252,302)
Other expenditure		(1,416)	-	(1,416)
Total expenditure		(253,718)	-	(253,718)
Net (expenditure)/income		(13,022)	15,775	2,753
Net movement in funds		(13,022)	15,775	2,753
Reconciliation of funds				
Total funds brought forward		94,966	53,470	148,436
Total funds carried forward	12	81,944	69,245	151,189

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 12.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Current assets			
Debtors	9	6,109	9,508
Debtors - revolving credit schemes	11	95,848	91,013
Cash at bank and in hand		229,458	51,868
		331,415	152,389
Creditors: Amounts falling due within one year	10	(1,250)	(1,200)
Net assets		330,165	151,189
Funds of the charity:			
Restricted income funds			
Restricted funds		17,592	69,245
Unrestricted income funds			
Unrestricted funds		312,573	81,944
Total funds	12	330,165	151,189

The financial statements on pages 5 to 16 were approved by the trustees, and authorised for issue on 29 November 2024 and signed on their behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		178,976	2,753
Adjustments to cash flows from non-cash items			
Depreciation		-	204
		178,976	2,957
Working capital adjustments			
Decrease/(increase) in debtors	9	3,399	(255)
Increase in creditors	10	50	-
Increase in revolving credit schemes	11	(4,835)	(36)
Net cash flows from operating activities		177,590	2,666
Net increase in cash and cash equivalents		177,590	2,666
Cash and cash equivalents at 1 April		51,868	49,202
Cash and cash equivalents at 31 March		229,458	51,868

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £200.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Mali Office	5% on a straight line basis
Plant and machinery	25% on a straight line basis
Motor vehicles	33% on a straight line basis

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	43,448	70,904	114,352
Donations from individuals	134,106	-	134,106
Legacies	258,878	-	258,878
Gift aid reclaimed	21,995	-	21,995
Total for 2024	458,427	70,904	529,331
Total for 2023	240,594	15,775	256,369

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	1,342	1,342
Total for 2024	1,342	1,342
Total for 2023	102	102

4 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Maternal health	-	1,760	1,760	-
Maternal health	7,179	-	7,179	13,702
Improving livelihoods	-	61,525	61,525	-
Improving livelihoods	108,171	-	108,171	104,403
Wells	-	59,272	59,272	-
Wells	31,933	-	31,933	80,045
Beekeeping	6,194	-	6,194	5,612
Improving long-term food security	40,624	-	40,624	18,463
Monitoring and evaluation	2,400	-	2,400	-
Project transport	2,198	-	2,198	1,245
Depreciation of plant and machinery	-	-	-	204
Bank charges	519	-	519	1,941
UK Support Costs, Fundrasing and Accounts	30,823	-	30,823	26,687
	230,041	122,557	352,598	252,302

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Administrative wages (UK support element)	7,932	7,932	7,283
Staff pensions contributions (including backdated contributions)	10,350	10,350	9,600
Telephone and fax	1,246	1,246	1,509
Office expenses	2,482	2,482	2,323
Computer software and maintenance	158	158	475
Printing, postage and stationery	380	380	238
Promotional expenses	1,794	1,794	2,104
Independent examiner's fee	1,640	1,640	1,325
Bookkeeping	4,841	4,841	1,830
	30,823	30,823	26,687
	30,823	30,823	26,687

	Unrestricted funds General £	Total funds £
Allocated support costs	30,823	30,823
Total for 2024	30,823	30,823
Total for 2023	26,687	26,687

6 Net incoming/outgoing resources

Net incoming resources for the year include:

	2024 £	2023 £
Depreciation of fixed assets	-	204
(Profit)/loss on foreign currency	(901)	1,416

7 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Charitable activities	12	12
UK support staff	2	1
	14	13

No employee received emoluments of more than £60,000 during the year

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Debtors

	2024 £	2023 £
Other debtors	6,109	9,508

10 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	1,250	1,200

11 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

	2024 £
Women's Income Generation Scheme	
Balance brought forward and carried forward	52,961
Added to the fund during the year	4,835
Balance carried forward	57,796

	2024 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

12 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General				
Unrestricted Income Fund	81,944	459,769	(229,140)	312,573
Total unrestricted funds	81,944	459,769	(229,140)	312,573
Restricted funds				
Maternal health	1,760	15,832	(1,760)	15,832
Environmental work and beekeeping	59,985	3,300	(61,525)	1,760
Well building	7,500	51,772	(59,272)	-
Total restricted funds	69,245	70,904	(122,557)	17,592
Total funds	151,189	530,673	(351,697)	330,165

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	94,966	240,696	(253,718)	81,944
Restricted funds	53,470	15,775	-	69,245
Total funds	148,436	256,471	(253,718)	151,189

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Current assets	313,823	17,592	331,415
Current liabilities	(1,250)	-	(1,250)
Total net assets	312,573	17,592	330,165

14 Related party transactions

There were no related party transactions in the year.

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2024

The Joliba Trust

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Notes to the Financial Statements	9 to 16

The Trustees' Annual Report 2024 is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2024.

Trustees

Mrs D Hutchinson

Mrs C C D Hart

Mr M Mukwaya

Ms T L Onyechi

Dr P Richards

Mr R Savage BA (Oxon)

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £50,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 29 November 2024 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 29 November 2024 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Joliba Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Forum Chartered Accountants
ICAEW

44 Drake Avenue
Teignmouth
Devon
TQ14 9NA

29 November 2024

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		458,427	70,904	529,331
Investment income	3	1,342	-	1,342
Total income		459,769	70,904	530,673
Expenditure on:				
Charitable activities		(230,041)	(122,557)	(352,598)
Other expenditure		901	-	901
Total expenditure		(229,140)	(122,557)	(351,697)
Net income/(expenditure)		230,629	(51,653)	178,976
Net movement in funds		230,629	(51,653)	178,976
Reconciliation of funds				
Total funds brought forward		81,944	69,245	151,189
Total funds carried forward	12	312,573	17,592	330,165

The notes on pages 9 to 16 form an integral part of these financial statements.

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2024 (continued)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		240,594	15,775	256,369
Investment income	3	102	-	102
Total income		240,696	15,775	256,471
Expenditure on:				
Charitable activities		(252,302)	-	(252,302)
Other expenditure		(1,416)	-	(1,416)
Total expenditure		(253,718)	-	(253,718)
Net (expenditure)/income		(13,022)	15,775	2,753
Net movement in funds		(13,022)	15,775	2,753
Reconciliation of funds				
Total funds brought forward		94,966	53,470	148,436
Total funds carried forward	12	81,944	69,245	151,189

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 12.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Current assets			
Debtors	9	6,109	9,508
Debtors - revolving credit schemes	11	95,848	91,013
Cash at bank and in hand		229,458	51,868
		331,415	152,389
Creditors: Amounts falling due within one year	10	(1,250)	(1,200)
Net assets		330,165	151,189
Funds of the charity:			
Restricted income funds			
Restricted funds		17,592	69,245
Unrestricted income funds			
Unrestricted funds		312,573	81,944
Total funds	12	330,165	151,189

The financial statements on pages 5 to 16 were approved by the trustees, and authorised for issue on 29 November 2024 and signed on their behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		178,976	2,753
Adjustments to cash flows from non-cash items			
Depreciation		-	204
		178,976	2,957
Working capital adjustments			
Decrease/(increase) in debtors	9	3,399	(255)
Increase in creditors	10	50	-
Increase in revolving credit schemes	11	(4,835)	(36)
Net cash flows from operating activities		177,590	2,666
Net increase in cash and cash equivalents		177,590	2,666
Cash and cash equivalents at 1 April		51,868	49,202
Cash and cash equivalents at 31 March		229,458	51,868

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £200.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Mali Office	5% on a straight line basis
Plant and machinery	25% on a straight line basis
Motor vehicles	33% on a straight line basis

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	43,448	70,904	114,352
Donations from individuals	134,106	-	134,106
Legacies	258,878	-	258,878
Gift aid reclaimed	21,995	-	21,995
Total for 2024	458,427	70,904	529,331
Total for 2023	240,594	15,775	256,369

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	1,342	1,342
Total for 2024	1,342	1,342
Total for 2023	102	102

4 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Maternal health	-	1,760	1,760	-
Maternal health	7,179	-	7,179	13,702
Improving livelihoods	-	61,525	61,525	-
Improving livelihoods	108,171	-	108,171	104,403
Wells	-	59,272	59,272	-
Wells	31,933	-	31,933	80,045
Beekeeping	6,194	-	6,194	5,612
Improving long-term food security	40,624	-	40,624	18,463
Monitoring and evaluation	2,400	-	2,400	-
Project transport	2,198	-	2,198	1,245
Depreciation of plant and machinery	-	-	-	204
Bank charges	519	-	519	1,941
UK Support Costs, Fundrasing and Accounts	30,823	-	30,823	26,687
	230,041	122,557	352,598	252,302

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Administrative wages (UK support element)	7,932	7,932	7,283
Staff pensions contributions (including backdated contributions)	10,350	10,350	9,600
Telephone and fax	1,246	1,246	1,509
Office expenses	2,482	2,482	2,323
Computer software and maintenance	158	158	475
Printing, postage and stationery	380	380	238
Promotional expenses	1,794	1,794	2,104
Independent examiner's fee	1,640	1,640	1,325
Bookkeeping	4,841	4,841	1,830
	30,823	30,823	26,687
	30,823	30,823	26,687

	Unrestricted funds General £	Total funds £
Allocated support costs	30,823	30,823
Total for 2024	30,823	30,823
Total for 2023	26,687	26,687

6 Net incoming/outgoing resources

Net incoming resources for the year include:

	2024 £	2023 £
Depreciation of fixed assets	-	204
(Profit)/loss on foreign currency	(901)	1,416

7 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Charitable activities	12	12
UK support staff	2	1
	14	13

No employee received emoluments of more than £60,000 during the year

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Debtors

	2024 £	2023 £
Other debtors	6,109	9,508

10 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	1,250	1,200

11 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

	2024 £
Women's Income Generation Scheme	
Balance brought forward and carried forward	52,961
Added to the fund during the year	4,835
Balance carried forward	57,796

	2024 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

12 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General				
Unrestricted Income Fund	81,944	459,769	(229,140)	312,573
Total unrestricted funds	81,944	459,769	(229,140)	312,573
Restricted funds				
Maternal health	1,760	15,832	(1,760)	15,832
Environmental work and beekeeping	59,985	3,300	(61,525)	1,760
Well building	7,500	51,772	(59,272)	-
Total restricted funds	69,245	70,904	(122,557)	17,592
Total funds	151,189	530,673	(351,697)	330,165

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	94,966	240,696	(253,718)	81,944
Restricted funds	53,470	15,775	-	69,245
Total funds	148,436	256,471	(253,718)	151,189

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Current assets	313,823	17,592	331,415
Current liabilities	(1,250)	-	(1,250)
Total net assets	312,573	17,592	330,165

14 Related party transactions

There were no related party transactions in the year.

THE JOLIBA TRUST

England & Wales - Charity number 1059919

Accounts

GUARDIAN ANGELS BIRD SANCTUARY

Trustee’s Annual Report

For the Year ended 31st March 2023

Registered Charity Number: 1162553

Registered on the Register of Charities on 7th July 2015

Administration

Trustees:	Mrs. R. Blagg Mrs. R. Smith Ms. N. Barsby Ms. V. Avery
Treasurer:	Mr. D. Blagg
Patron:	Ms. Ann O'Neill, Veterinary Surgeon
Principle Address:	26, Wood Street, Eastwood, Nottinghamshire NG16 3DD
Telephone:	(01773) 770891

Acknowledgements:

We would like to thank all our volunteers and supporters who give up their much-valued time and efforts to help our cause.

Aims and Objectives:

Our principal objectives are:

~ to promote humane behaviour towards birds.

Providing appropriate care, protection, treatment

and security for birds which need care and

attention by reason of sickness, maltreatment, poor

circumstances or require rehoming. Whereby

legitimate reasons are given by people who can no

longer look after them.

~ to rehabilitate traumatised, disabled, sensitive and

aggressively difficult birds with a view to finding

permanent, loving homes.

~ to educate the public in matters pertaining to bird

welfare and to increase awareness in general for

the prevention of cruelty and suffering among

birds.

~ to provide and maintain rescue homes and other

facilities such as fostering for the reception, care

and treatment of such birds in need.

~ to promote responsible ownership, offering help,

support and guidance in the general health and

welfare of birds where required.

Our Values:

~ we aim to find the best adoptive home for each

individual bird in our care and will support each new

owner, if required, to care for their new bird,

offering help and advice if necessary.

~ we value our volunteers and all supporters without

which we would struggle to continue.

~ we pride ourselves on our commitment and our

honesty in the work we undertake.

Review of our Activities for the Given Period:

Fundraising Activities/Income Generation

We are extremely grateful to all our supporters,

especially in today's financial climate, who continue to

donate and visit our stalls and stands at our various

fundraising events.

Fundraising events

10/04/22	GABS Easter Fair at Awsworth Village Hall
21/05/22	Hucknall Rotary Club Spring Event
30/05/22	Greasley Gathering
09/07/22	Hucknall Dog Show
16/07/22	Horsley Woodhouse Carnival
07/08/22	Guardian Angels Bird Sanctuary Open Day
20/08/22	Lenton Abbey Park Fun Day
28/08/22	Brinsley Animal Rescue Open Day
09/10/22	GABS Autumn Fayre at Greasley Sports Hall
26/11/22	Stapleford Xmas Lights Switch On event
29/11/11	Eastwood Xmas Lights Switch On event
02/12/22	Greasley Christmas Cracker
03/12/22	Beeston Christmas Lights Switch On event

Our income generation is based almost solely on our fundraising activities and these funds are primarily used to feed and house the birds and for aviary maintenance. The majority being spent on necessary feed and vet fees. Obviously, during this period, especially April until August.

Current membership numbers:

Number of current members as of 31st March 2023 = 166

Number of bird sponsors as of 31st March 2022 = 15

Educational Events:

We endeavour to undertake more educational outreach talks and events in the coming year to various groups and societies to help promote care, advice, support, guidance, and general awareness on caring for pet birds.

Every three months we attend Melbourne House Care Home in Nottingham and take with us some of our more friendly birds for a “Meet and Greet” and put a smile on most

of the residents’ faces. We regularly go into Brinsley Primary School to let the children stroke the birds and ask questions about them.

All “Meet and Greets” and educational talks that we do are totally free of charge and feel we, in a small way, are giving something back to the community.

Publicity:

When we have a big event on the horizon, we kindly ask BBC Radio Nottingham to publicise it. They gladly agree but almost insist that we go in and have a chat on air. Not that we mind.

Future aims:

Our aim for the future is to raise our profile within our community. We are currently setting up an improved website, and we have an established Facebook page and endeavour to keep these up to date with information and upcoming events.

We hope to include more use of social media in the future, including Twitter and YouTube videos.

We hope to make better use of digital media, which should help to promote us more to the public giving greater awareness regarding the services we offer and the help we are able give.

We also aim to increase our membership and sponsorship numbers.

We also intend to source opportunities for grant applications with a view to supplementing our fundraising activities. We hope to put at least one grant application forward in the coming year.

Since last year we helped several school and college students with work experience and have many more booked in for the coming year. We are also in the act of helping adults gain experience to help with their university course.

Now, we are offering a boarding service to the public covering sickness, holidays and hospitalisation whereby help is required by the public to look after their birds.

BBC Radio Nottingham have invited us back in the future year to advertise our forthcoming events.

Financial Review:

As a small charity, we feel it is in the public interest to provide our accounts.

Accountant: Mr. Howard Jones

HPJ Bookkeeping

39, Plumptre Road,

Eastwood

Nottinghamshire

NG16 3LP

Telephone: 07891164542

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Robson Accountants
Qualified Accountants and Tax Advisers
71 High Street
Honiton
Devon
EX14 1PW

The Joliba Trust

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Independent Examiner's Report	4
Statement of Financial Activities	5
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Cash Flow Statement	7
Notes to the Financial Statements	8 to 16

The Trustees' Annual Report 2023 is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2023.

Trustees

Ms C C D Hart

Ms M Mukwaya

Mrs D Hutchinson

Mr R Savage BA (Oxon)

Mrs T L Onyechi

Dr P Richards

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £35,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 11 October 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 11 October 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Joliba Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Robson Accountants

71 High Street
Honiton
Devon
EX14 1PW

11 October 2023

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2023

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		240,594	15,775	256,369
Investment income	3	102	-	102
Total income		240,696	15,775	256,471
Expenditure on:				
Charitable activities		(252,302)	-	(252,302)
Other expenditure		(1,416)	-	(1,416)
Total expenditure		(253,718)	-	(253,718)
Net (expenditure)/income		(13,022)	15,775	2,753
Net movement in funds		(13,022)	15,775	2,753
Reconciliation of funds				
Total funds brought forward		94,966	53,470	148,436
Total funds carried forward	13	81,944	69,245	151,189

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies		226,365	9,310	235,675
Total income		226,365	9,310	235,675
Expenditure on:				
Charitable activities		(241,425)	-	(241,425)
Other expenditure		12	-	12
Total expenditure		(241,413)	-	(241,413)
Net (expenditure)/income		(15,048)	9,310	(5,738)
Net movement in funds		(15,048)	9,310	(5,738)
Reconciliation of funds				
Total funds brought forward		110,014	44,160	154,174
Total funds carried forward	13	94,966	53,470	148,436

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 13.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	9	-	204
Current assets			
Debtors	10	9,508	9,253
Debtors - revoving credit schemes	12	91,013	90,977
Cash at bank and in hand		51,868	49,202
		152,389	149,432
Creditors: Amounts falling due within one year	11	(1,200)	(1,200)
Net current assets		151,189	148,232
Net assets		151,189	148,436
Funds of the charity:			
Restricted income funds			
Restricted funds		69,245	53,470
Unrestricted income funds			
Unrestricted funds		81,944	94,966
Total funds	13	151,189	148,436

The financial statements on pages 5 to 16 were approved by the trustees, and authorised for issue on 11 October 2023 and signed on their behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income/(expenditure)		2,753	(5,738)
Adjustments to cash flows from non-cash items			
Depreciation		204	207
		2,957	(5,531)
Working capital adjustments			
(Increase)/decrease in debtors	10	(255)	1,179
Increase in revolving credit schemes	12	(36)	-
Net cash flows from operating activities		2,666	(4,352)
Net increase/(decrease) in cash and cash equivalents		2,666	(4,352)
Cash and cash equivalents at 1 April		49,202	53,554
Cash and cash equivalents at 31 March		51,868	49,202

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance
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Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

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All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

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These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

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Motor vehicles	25% on a straight line basis

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Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	64,869	15,000	79,869
Donations from individuals	152,647	775	153,422
Gift aid reclaimed	23,078	-	23,078
Total for 2023	240,594	15,775	256,369
Total for 2022	226,365	9,310	235,675

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	102	102
Total for 2023	102	102

4 Expenditure on charitable activities

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Maternal health	13,702	13,702	4,999
Improving livelihoods	104,403	104,403	104,227
Wells	80,045	80,045	78,239
Beekeeping	5,612	5,612	4,999
Agroecology	18,463	18,463	23,246
Project transport	1,245	1,245	976
Depreciation of plant and machinery	204	204	207
Bank charges	1,941	1,941	735
UK Support Costs, Fundrasing and Accounts	26,687	26,687	23,797
	252,302	252,302	241,425

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Administrative wages (UK support element)	7,283	7,283	7,631
Staff pensions contributions (including backdated contributions)	9,600	9,600	8,422
Telephone and fax	1,509	1,509	906
Office expenses	2,323	2,323	364
Computer software and maintenance	475	475	17
Printing, postage and stationery	238	238	742
Promotional expenses	2,104	2,104	2,253
Independent examiner's fee	1,325	1,325	1,200
Bookkeeping	1,830	1,830	2,262
	26,687	26,687	23,797
	26,687	26,687	23,797

	Unrestricted funds General £	Total funds £
Allocated support costs	26,687	26,687
Total for 2023	26,687	26,687
Total for 2022	23,797	23,797

6 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2023 £	2022 £
Depreciation of fixed assets	204	207
(Profit)/loss on foreign currency	1,416	(12)

7 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Charitable activities	12	12
UK support staff	1	1
	13	13

No employee received emoluments of more than £60,000 during the year

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2022	4,145	3,543	9,184	16,872
At 31 March 2023	4,145	3,543	9,184	16,872
Depreciation				
At 1 April 2022	3,941	3,543	9,184	16,668
Charge for the year	204	-	-	204
At 31 March 2023	4,145	3,543	9,184	16,872
Net book value				
At 31 March 2023	-	-	-	-
At 31 March 2022	204	-	-	204

10 Debtors

	2023 £	2022 £
Other debtors	9,508	9,253

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals	1,200	1,200

12 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

	2023 £
Women's Income Generation Scheme	
Balance brought forward and carried forward	52,925
Added to the fund during the year	36
Balance carried forward	52,961

	2023 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

13 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General				
Unrestricted Income Fund	94,966	240,696	(253,718)	81,944
Total unrestricted funds	94,966	240,696	(253,718)	81,944
Restricted funds				
Maternal health	1,760	-	-	1,760
Environmental work and beekeeping	51,710	8,275	-	59,985
Well building	-	7,500	-	7,500
Total restricted funds	53,470	15,775	-	69,245
Total funds	148,436	256,471	(253,718)	151,189

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General	110,014	226,365	(241,413)	94,966
Restricted funds	44,160	9,310	-	53,470
Total funds	154,174	235,675	(241,413)	148,436

14 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Current assets	83,144	69,245	152,389
Current liabilities	(1,200)	-	(1,200)
Total net assets	81,944	69,245	151,189

15 Related party transactions

There were no related party transactions in the year.

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Robson Accountants
Qualified Accountants and Tax Advisers
71 High Street
Honiton
Devon
EX14 1PW

The Joliba Trust

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Trustees' Report	1 to 2
Statement of Trustees' Responsibilities	3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Cash Flow Statement	7
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The Trustees' Annual Report 2023 is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2023.

Trustees

Ms C C D Hart

Ms M Mukwaya

Mrs D Hutchinson

Mr R Savage BA (Oxon)

Mrs T L Onyechi

Dr P Richards

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £35,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 11 October 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 11 October 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Joliba Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Robson Accountants

71 High Street
Honiton
Devon
EX14 1PW

11 October 2023

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2023

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		240,594	15,775	256,369
Investment income	3	102	-	102
Total income		240,696	15,775	256,471
Expenditure on:				
Charitable activities		(252,302)	-	(252,302)
Other expenditure		(1,416)	-	(1,416)
Total expenditure		(253,718)	-	(253,718)
Net (expenditure)/income		(13,022)	15,775	2,753
Net movement in funds		(13,022)	15,775	2,753
Reconciliation of funds				
Total funds brought forward		94,966	53,470	148,436
Total funds carried forward	13	81,944	69,245	151,189

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies		226,365	9,310	235,675
Total income		226,365	9,310	235,675
Expenditure on:				
Charitable activities		(241,425)	-	(241,425)
Other expenditure		12	-	12
Total expenditure		(241,413)	-	(241,413)
Net (expenditure)/income		(15,048)	9,310	(5,738)
Net movement in funds		(15,048)	9,310	(5,738)
Reconciliation of funds				
Total funds brought forward		110,014	44,160	154,174
Total funds carried forward	13	94,966	53,470	148,436

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 13.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	9	-	204
Current assets			
Debtors	10	9,508	9,253
Debtors - revoving credit schemes	12	91,013	90,977
Cash at bank and in hand		51,868	49,202
		152,389	149,432
Creditors: Amounts falling due within one year	11	(1,200)	(1,200)
Net current assets		151,189	148,232
Net assets		151,189	148,436
Funds of the charity:			
Restricted income funds			
Restricted funds		69,245	53,470
Unrestricted income funds			
Unrestricted funds		81,944	94,966
Total funds	13	151,189	148,436

The financial statements on pages 5 to 16 were approved by the trustees, and authorised for issue on 11 October 2023 and signed on their behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income/(expenditure)		2,753	(5,738)
Adjustments to cash flows from non-cash items			
Depreciation		204	207
		2,957	(5,531)
Working capital adjustments			
(Increase)/decrease in debtors	10	(255)	1,179
Increase in revolving credit schemes	12	(36)	-
Net cash flows from operating activities		2,666	(4,352)
Net increase/(decrease) in cash and cash equivalents		2,666	(4,352)
Cash and cash equivalents at 1 April		49,202	53,554
Cash and cash equivalents at 31 March		51,868	49,202

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £200.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Mali Office	5% on a straight line basis
Plant and machinery	25% on a straight line basis
Motor vehicles	25% on a straight line basis

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	64,869	15,000	79,869
Donations from individuals	152,647	775	153,422
Gift aid reclaimed	23,078	-	23,078
Total for 2023	240,594	15,775	256,369
Total for 2022	226,365	9,310	235,675

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	102	102
Total for 2023	102	102

4 Expenditure on charitable activities

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Maternal health	13,702	13,702	4,999
Improving livelihoods	104,403	104,403	104,227
Wells	80,045	80,045	78,239
Beekeeping	5,612	5,612	4,999
Agroecology	18,463	18,463	23,246
Project transport	1,245	1,245	976
Depreciation of plant and machinery	204	204	207
Bank charges	1,941	1,941	735
UK Support Costs, Fundrasing and Accounts	26,687	26,687	23,797
	252,302	252,302	241,425

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Administrative wages (UK support element)	7,283	7,283	7,631
Staff pensions contributions (including backdated contributions)	9,600	9,600	8,422
Telephone and fax	1,509	1,509	906
Office expenses	2,323	2,323	364
Computer software and maintenance	475	475	17
Printing, postage and stationery	238	238	742
Promotional expenses	2,104	2,104	2,253
Independent examiner's fee	1,325	1,325	1,200
Bookkeeping	1,830	1,830	2,262
	26,687	26,687	23,797
	26,687	26,687	23,797

	Unrestricted funds General £	Total funds £
Allocated support costs	26,687	26,687
Total for 2023	26,687	26,687
Total for 2022	23,797	23,797

6 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2023 £	2022 £
Depreciation of fixed assets	204	207
(Profit)/loss on foreign currency	1,416	(12)

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The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

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Charitable activities	12	12
UK support staff	1	1
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No employee received emoluments of more than £60,000 during the year

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The charity is a registered charity and is therefore exempt from taxation.

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	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
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At 1 April 2022	4,145	3,543	9,184	16,872
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Depreciation				
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Charge for the year	204	-	-	204
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Net book value				
At 31 March 2023	-	-	-	-
At 31 March 2022	204	-	-	204

10 Debtors

	2023 £	2022 £
Other debtors	9,508	9,253

11 Creditors: amounts falling due within one year

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Accruals	1,200	1,200

12 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

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Women's Income Generation Scheme	
Balance brought forward and carried forward	52,925
Added to the fund during the year	36
Balance carried forward	52,961

	2023 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

13 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
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Unrestricted Income Fund	94,966	240,696	(253,718)	81,944
Total unrestricted funds	94,966	240,696	(253,718)	81,944
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Total funds	148,436	256,471	(253,718)	151,189

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Total funds	154,174	235,675	(241,413)	148,436

14 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Current assets	83,144	69,245	152,389
Current liabilities	(1,200)	-	(1,200)
Total net assets	81,944	69,245	151,189

15 Related party transactions

There were no related party transactions in the year.

THE JOLIBA TRUST

England & Wales - Charity number 1059919

Accounts

Joliba
working to restore livelihoods

ANNUAL REPORT 2022



Joliba is working with two partner organisations and fourteen staff in two of Mali's poorest regions: Bandiagara in Central Mali and in Koutiala in the South. Our work covers provision of water, health training, microcredit, dune stabilisation, tree planting and land management measures to increase food security. This year we worked in 352 villages.

Joliba has worked directly on grassroots projects in Mali for over 30 years. We know the country and its people well and address people's greatest priorities. An outstanding feature of our work is that we achieve an enormous amount at low cost with the donations that we receive

In 2022 Mali was the fourth poorest country in the world on the UN Human Development Index. Mali is one of the twenty countries most threatened by climate change. In view of the lack of essential action by world leaders to prevent rising temperatures, please support our work as generously as you can to help ensure that communities in Mali continue to exist.



A Dogon village

In rural Mali most people live from the land. The brief four-month rainy season is becoming shorter, making it more difficult to grow food and to sustain livestock. Average temperatures have risen from 40 to 45 degrees in the shade and the heat is often unbearable. Increasing dust storms blow away topsoil that people need to survive. Livestock are dying from new illnesses which no-one understands and which veterinary services are unable to treat. Life is becoming much harder.



Violent rainstorms this year washed away crops, homes, topsoil and earth-dug wells

Dune Stabilisation

In the last thirty years, sand dunes have appeared in many parts of Central Mali. They are destroying the fertile and productive lowland farmland where good crops, profitable market gardens and diverse food-producing tree species can be grown.



Initially hedgerow is planted to reduce wind

This year a pool of 609 volunteers received further training in the techniques of dune stabilisation. People are very poor but they have given up other jobs to work on the dunes and have planted a further 109 hectares. There are 29 working groups, each made up of a team of 20 people. Their work has involved the transportation of 6,525 cartloads of hedgerow, 4360 cartloads of euphorbia cuttings, the collection of 6540 kgs of various deep rooting grass seeds and the planting of 42,700 trees. Their work is protecting farmland, controlling desertification, and contributing significantly to food security.

Nado Togo:

I am from the hamlet of Wana and I have participated in the dune stabilisation work to protect the cropland in the neighbouring village. We found, after only two years work on the dunes, that our own land which we had lost could be cultivated again. That's what motivated us. We were taught how to use hedgerow to slow wind and sand movement, and how to plant Euphorbia cuttings.

Boureima Togo:

Our land had deteriorated so many of us were forced to move and we were given fertile land to farm in the village of Baye. This helped us to manage our shortfall in food but we wanted to return home. We asked Joliba's staff if we could get involved in dune stabilisation to recover our land.

Diangam Saye: Tereli

In Tereli we now have everything (in the dune area). We have many herbs and grasses that had almost disappeared and many useful fodder species. Small rodents and reptiles, squirrels, hedgehogs, and hares have returned. The Acacia raddiana, Bauhinia and Zizyphus that we planted are fruiting. The women collect jujube fruit for sale and they collect other tree fruits to fatten the animals.



A stabilised dune after a few years planting. The regeneration of grasses provides food for livestock. The trees planted provide food, income, fodder and fuel and improve the land further.

Our work on dune stabilisation is keenly followed by the Governor of the region. Without this project, many villages which are culturally extremely important to people would have had to have been abandoned.

TREE PLANTING

Tree Planting from Nursery grown trees

Species that are particularly desirable are grown as saplings in nurseries. 157,296 trees were purchased and planted out from nurseries during the year, including over 40,000 fruit trees. Many of them were grafted to be early fruiting and more productive.

We are supporting young people to set up fruit orchards which both improve the land and provide a local income so that they are not forced to migrate. The most popular choice of trees has been grafted orange, mango, guava, papaya and grafted Jujube. This scheme has been so popular that we now have a waiting list of 1500 young people who would like to set up orchards.

100 grafted fruit trees cost just £75. Please support the fruit orchards!



Dossoun DIONOU, Menamba

I am 23 years old, and I am a lucky person. For three years I have been on a waiting list for an orchard and this year God gave me the chance to benefit from fruit planting. My father-in-law gave me the half hectare (about an acre) of land, and my husband dug the pond (to water the trees). I chose to plant papaya trees because after 6 months we can already start harvesting fruit. I made £112 from my first harvest. I invested £90 in the purchase of cereals because we had harvested badly and with the remaining £22 I bought a goat.

Souleymane KONE, Karangana

I am 25 years old and I was born and raised in Karangana. Like all the young people of the village, every year we migrate to Côte d'Ivoire from January to May to work on their harvests (coconut and cocoa plantations). There are years when I earn money which I send to the family and there are years when I am just given food for my work. We can go two days without eating and we go through all kinds of suffering and humiliation. Today thanks to Joliba's support, I stayed in the village. I received 8 rolls of wire mesh (to build a fence) and 200 mango saplings. In May of this year, I was able to harvest the first fruits of my plantation. I am very happy to work for myself.

Mamadou CISSE Koumbia

I planted 1,000 grafted jujube saplings. The following year I was able to harvest fruits which we consumed with my family. As it was our first harvest, I shared the rest in the village for blessings. Many families in the village consumed the fruits thanks to my plantation.



A grafted orange sapling

Yacouba GOÏTA from the village of Lopéqué

I transformed one hectare of cotton fields into one hectare of cashew nut trees this year. The cashew tree is resistant to drought. Its nuts can be eaten fresh, or transformed into a nut butter for sauce, or drunk as a milk. The wood is useful for firewood and its leaves are used by traditional healers to treat dysentery. One hectare of cashew trees can give me £400-500 a year, whereas I earned only £150 a year growing cotton and I had to buy fertilisers and pesticides for this.



Unshelled cashew nuts

Ousmane Sidibe, Siela

While others chose to plant mango, orange, and cashew trees, I decided to plant Gliricidia. People laughed at me because they did not understand how someone sensible could plant a species that only provides leaves for the animals. But many people who raise livestock come to buy the leaves from me. Since October, I have started picking and feeding the fresh leaves to my rams. I can harvest the leaves four times a year and at each harvest I have 25 bags that earn me £94. The leaves are picked, dried in the shade, and then packed in 100kg sacks which I take to the market. In a year I earn nearly £400 from 100 Gliricidia trees. Not only do I feed my animals with the leaves and have a source of income, but I am also improving livestock health in the locality.

Naomie DARA : Nursery Manager in Koro

I was trained to manage a tree nursery in Dioungani. With the insecurity we lost everything and fled to Koro. We are farmers but we do not have land to cultivate in Koro. We live thanks to my tree nursery. All the money I make selling saplings is invested in the purchase of millet. The sales of the trees allows us to live. Three of my children have left for the Ivory Coast but they have not found work. My husband is old and cannot work now.



Fidel TOGO: Nursery Manager in Koporo-pen

I spend all day at the nursery because of the freshness of the place and it has become my second home. I have many customers. The proceeds from the sales of saplings have allowed me to buy two ox ploughs, a donkey cart, and a bicycle. I have contributed to the cost of a village well and paid for my son's studies at an agricultural and forestry school. I hope that he will replace me in the future.



African mahogany saplings growing in a nursery. Recycled bags are used instead of pots.

The most popular trees chosen for planting are trees that provide food, livestock fodder and firewood; trees that improve soil and crop yields ; medicinal trees and shade trees to provide respite from the searing heat.



Planting baobab saplings

Garibou Poudiougo, Kamkorou

We live on baobab leaves as an accompaniment to our main food which is millet. We eat the fresh green baobab leaves for 5 months and the dried leaves for the rest of the year. Thanks to Joliba we grew 2000 seedlings. We transplanted 1500 saplings into our fields, and sold 250 large saplings at £3 each which made us £750. We invested the money in the repair of the village water pump. It was a great relief because our village harvested badly so no one was going to be able to contribute to the repair of the pump. We live from our planted baobabs.

Djeneba WADIOU, Kamkorou

We had to go long distances with our donkey carts to buy dried baobab leaves. A 60kg sack costs £8 and I needed to buy 4 sacks to last us for the year, which is £32. In order to afford baobab leaves, we women had set up a savings scheme of 10p a day kept in a savings box which we opened at the end of the year to buy the leaves. Thanks to Joliba and the trees we have planted, we no longer need to buy baobab leaves. This year the price has risen to £12 a sack. In a few years, in addition to our consumption, we will start selling baobab leaves because there will be a surplus.



Harvesting leaves in the baobab plantation

Oumar Bedjere : Nursery Planter

I made a plot of Artemésia trees. Everyone in the village now uses the leaves for treating malaria.

Tree Regeneration

In addition to planting saplings from nurseries, people prepare and plant seeds in the ground during the rainy season, and protect new saplings which grow naturally. In the areas where Joliba has been

working, most of the population has become involved in this work. This year we counted 256,171 new trees in 6 areas. This sample represents 30% of the overall area, so we estimate that around 800,000 new trees were grown this year using natural regeneration methods.

The species chosen were indigenous fruit trees such as Balanites aegyptiaca, Zizyphus mauritiana, Sclerocarya birrea, Lannea microcarpa, and Vitelaria paradoxa. Some of the fruit is consumed locally and the rest sold, which raises income for women. A litre of Balanites oil can be sold for £2.00. Other species were chosen because their fruit is nourishing to livestock, for firewood and for tools. An average 60% of cooking firewood is now obtained from the branches of planted trees.

Souleymane Djimdé: Farmer in Sana

Now that we have understood the importance of trees in our fields, everyone protects new seedlings that come up in the rainy season. The trees protect our crop plots against water and wind erosion. Before (the planting) we sometimes had to sow our crops 2 or 3 times. The wind carried so much earth that the young crops were suffocated and died. Now that there is less wind we sow just once and the crops grow. The trees in the fields also attract browsing animals that eat the flowers and leaves that fall, and they remain in the field almost all day, putting manure on the land and making it fertile.

Oumou Bamadio, Bondo

The protection of young trees that grow naturally in the fields has been very beneficial for us women. All the wood we cook with now comes from our fields. If Joliba had not convinced our husbands to protect the young trees that grow naturally we would not have any wood for cooking now.

IMPROVING CROP YIELDS

Compost-making

Compost-making for an entire field is labour-intensive but compost makes crops more productive, more resiliant to drought, and improves the land. Over a thousand volunteers in 49 villages learned new methods of rapid compost-making. Chemical fertilisers also produce more crops but are expensive and keep people poor and in debt. If they are used regularly on the fragile Sahel soils they make the land more impoverished.



A raised compost enclosure, enclosed by mud brick walls.

Abdina TOGO:

I was a volunteer in a comparison of compost and chemical fertilizers. I have two hectares of land. I used 17 tons of compost on one hectare. I used 4 bags of chemical fertilizer which cost me £84 on the other hectare. The plot with compost gave me 7 cartloads of millet and 200 kg of cowpeas. The plot with chemical fertilizers gave me only 4 cartloads of millet and 100kg of cowpeas. Using fertilisers is very risky. There used to be signs by which we could tell if the rain would be good, but now no one knows in advance if it will rain sufficiently (to gain a harvest). Four carts of millet and 100kg of cowpeas will not be able to repay the £84 I invested in fertiliser.

Stone Lines

Carefully designed stone lines hold water and topsoil runoff to regenerate fields.

Younissa KASOUGUE : **Village Councillor in Moh-leye**

This year only those who made the stone lines harvested well. There was a lack of rain. Fortunately for us the walls retain water which is distributed throughout the crop plot and sometimes remains for more than a week. Joliba supported us with equipment: wheelbarrows, hammers, shovels, and pick-axes which made our work much easier. While others suffered drought. I harvested 5 cartloads of millet. The work is very hard but when we put millet in our granaries we forget all the effort put in. Times have changed. The rainy season was 4 months, then it became 3 months, and today it is 2 months.



Joliba provides just the tools for this work and technical training



Breaking stones to build the stone lines

Half moon basins

Half moon basins are used on very degraded land where nothing will grow. Hollows are made in the soil and compost is added into which crop seeds are sown. Rainwater is held so that even if there is a 15 day gap in the rainfall the soil remains humid.



Showing the carefully constructed stone lines and half moon basins to the left.

Salam DARA: Farmer in Eneé

Joliba has done a lot for my village. I was in a situation of food insecurity. All my animals were sold so that we could buy food and we ate only one meal a day. Joliba trained me to make half moon basins and compost so I improved my yields. Now my family eats two meals a day. The situation of my family has improved a lot.

More Viable Seeds

Our work promoting more varied crop seeds has continued. Two years ago we introduced more drought-resistant, and quicker-ripening varieties of millet from further north of Mali. These have proved very successful so volunteers have been propagating them and this year 89 tons of seeds were distributed.



Millet harvest

Rewilding

Communities have given a large area of over 5,000 hectares in 39 sites for rewilding in order to regenerate the tree and pasture resources they need. This simple project of protecting land from use to allow it to recover naturally is having a remarkable impact. Seeds are also sown in the protected areas and in the last decade over five million new trees have regenerated in the protected areas. Women go daily to harvest fruits for human and animal consumption to sell in local markets. This is improving their income as well as increasing food and fodder resources. Tree species that are valuable in providing food in times of famine have also reappeared.

Soumaîla Niangaly: Beneburo:

Since we began protecting areas of land, there has been a big change. The tree population has increased due to a lot of natural regeneration. We have planted two new species which are Ronier palm and Acacia raddiana. The protected land has become our grazing area. There is enough grass to feed the animals, and enough aerial fodder and fruits to fatten them.

Daniel Douyon: Torou

I am a village councillor and at the same time a traditional healer. The regenerated area helps me a lot in my work. Almost every morning I go looking for either roots, or leaves, and sometimes bark or fruits to treat the sick. There was a medicinal herb that had completely disappeared in the locality but today it has reappeared. There are many signs that the soil is becoming rich again. We gave the part of our land that was very degraded and poor with nothing growing. It is coming back to life.

Promoting Livestock Health and Pasture Regeneration

Under the supervision of the local Animal Health Service, 18 people benefitted from seeds to plant pasture crops. Some species were more successful than others, but from an initial 12 kgs of seeds there was a yield of 13,749 tons of fodder on the demonstration plots.

We also trained 98 people to make mineral licks for livestock. These were sold for £1.50 each.

INCOME GENERATION

As crop harvests are becoming less reliable, income-generating activities which allow people to buy food are becoming increasingly important. Income-generating work during the year focussed on beekeeping, market gardening and micro-credit.



As well as raising income if crops fail, the vegetable gardens diversify the limited diet and improve nutrition



Few women can afford to buy vegetable seed for their plots. Women learnt to harvest, conserve and store vegetable seed.

HEALTH

According to the World Health Organisation, the maternal death rate in Mali is 562 deaths per 100,000 births with 24% of women of childbearing age dying of childbirth related causes. (In the UK it is 0.1%). However, in the remote rural areas in which we work the statistics for maternal and child mortality are unreported and are much higher than the national average.



Village on the rock plateau

Joliba has trained 802 village birth attendants in the last 20 years. We are seeking funding for Birth Attendant training in three districts on the Dogon rock plateau because of the great need in this area.

According to the Village Chief of Kany Gogouna,

"... Early marriage is common. Young girls are usually married between 12 and 17 years old and become pregnant the same year. Complications are common.. We regularly have news of deaths of young girls as a result of childbirth."

According to the Director of a local Health Centre,

Birth attendants referred 10 women for evacuation to the health centre in the last month. All 10 arrived exhausted because they had stayed several days in the care of the birth attendants and all 10 were at their first childbirth..."

The area is extremely rocky and has no paved roads. This makes it difficult for pregnant women to either visit a health centre or to reach one when they have difficulties giving birth.



Most tracks are only passable on foot or by moped

Salimata Guindo, Binè

I spent 4 days in labour when the midwife asked to evacuate me to the health centre. That day the best moped in the village had travelled and I had to be evacuated without delay. There was another young man who knew how to drive. My husband asked for his help to transport me to the health centre. On the tracks we fell 3 times and the third time the motorcycle fell on my leg and there was a fracture. My stomach hurt very much and my shin hurt a lot. I had only one wish to die. Another motorcycle rider who came in the opposite direction took pity on me and transported me to the health centre. I was able to give birth the next day and my shin was entrusted to a traditional healer. After this experience I was afraid. I take birth control pills so as not to relive the same story.

Yatè Kansaye: housewife in Gongon

I was once evacuated to the health centre because the midwife could not get me to give birth. It was a torture for me. The driver of the motorcycle sped away, climbed on rocks and bumped down. I really suffered during the trip, a suffering as excruciating as my labour.

According to Dialia Traore, Head of a Health Centre in Wadouba, traditional Birth Attendants play a key role in the villages and are essential within the health system. However, they lack the knowledge of the signs of diseases and abnormalities. She is very keen for the training to take place.

The main problems of pregnant women are:

- Malnutrition leading to anemia
- Stomach pains
- Malaria and typhoid fever
- Infections especially syphilis, gonorrhea ... causing bleeding
- Miscarriages
- Stillbirths

The main difficulties at the time of delivery are:

- problems with delivery of the placenta
- prolonged labour. Birth attendants allow women to remain in labour for 2 to 3 days or more before evacuating them to the Community Health Centre
- haemorrhage
- The failure of birth attendants to recognise danger signs.
- malnutrition was very high in 2022 and this led to miscarriages and caesarean sections because women were very weak.
- The poor condition of the roads. Often pregnant women who arrive at the clinic on motorcycles (the only practical form of transport) suffer a lot. They are dependent on men to help them with this transport.

Birth Attendants' Testimonies

Hawa Kassogue: Ouroly Diane

I have been a Birth Attendant for 8 years. It was my mother-in-law who taught me the skills. Before dying she told me that being a Birth Attendant is a very noble profession but that it does not nourish (all the work they do is unpaid). Despite this I am committed. After each delivery I feel happy to have been able to help a woman to give birth to a child. During my career as a Birth Attendant, we often encounter problems of very weak women who cannot push. I have also encountered cases where the feet present themselves instead of the head. In this case it is a panic as I do not know what to do. I also encountered a case where the placenta could not be expelled. I gave the woman a lot of (herbal) decoctions.

Oumou Tapily: Birth attendant in Nandoli

I became a Birth Attendant 5 years ago. My mother was a Birth Attendant and I took over after her death. I am applying the teachings I learned from my mother. Pregnant women come to see us when they have problems, such as cases of bleeding, but we do not know what to say to them. There are many cases of malaria; and cases of malnourished and weak pregnant women who do not have the strength to give birth to the child.



Meeting with Oumou Tapily in her house

Ramata Kassogué

I am 80 years old. I have been working as a Birth Attendant for 44 years. When I started there were not many birth attendants and I walked from village to village to help women give birth. I walked to more than 40 villages and I was able to assist the birth of more than 3,000 newborn babies. I had no free time at all. The problems of pregnant women are mainly bleeding, vomiting, and weakness. There are women who are able to make prenatal visits. In general these women have fewer problems at the time of delivery.

Dene Kansaye

I cherished the work of my late mother, who was one of the best Birth Attendants in the whole area. I was her Assistant. Today I am 65 years old and I have been working as a Birth Attendant for 10 years. We carry out the delivery in the pregnant woman's house. At the time when the woman has to give birth we send the men and children outside. The problem is that if the delivery happens around dusk or at night, the rooms are dark. The only light is that of a torch. We encounter complicated cases when the child presents by the feet, when the woman is very weak and cannot push, and when the woman cannot deliver the placenta. Another difficulty is that when she does not manage to give birth and we have to accompany the woman to the health centre, the roads are very bad and it is very tiring and dependent on men (for the transport).

Mariama Karembé: midwife in Nandoly

I have been practicing as a traditional birth attendant for 20 years. We encounter difficulties when we have to assist a young girl of 12 to 15 years old. The delivery can last 3 to 4 days before being able to give birth. Sometimes if we want to evacuate the girls to the health centre, it is her parents

who oppose this (because of the shame if she is unmarried). There are cases of bleeding when the parents come to us for help. There were two cases of miscarriage because pregnant girls drank too many herbal decoctions. In 20 years I have never benefited from training to help me improve my work.



The objectives of the training are, among others, to:

- Enable traditional birth attendants to deliver babies in hygienic conditions
- To inform birth attendants about danger signs in a pregnant woman
- Birth Attendants will advise pregnant women to make prenatal and postnatal visits
- Ensure that pregnant women are advised to vary their diet to reduce anemia, which is a primary cause of childbirth difficulties, and to use a mosquito net.
- That complicated cases should be referred to a health centre without delay.

It is terrible that many young girls die and that women suffer so much. Many of the causes can so easily be prevented.

The cost of training, providing basic equipment, and the resources of a moped ambulance to a Birth Attendant is just £195.



Moped ambulance



WATER

The remote area in which we work in Central Mali suffers from an acute water shortage. Most villages do not have nearly enough water, and over 50% of the population relies on a traditional hand-dug earth well which is unsafe and does not provide clean water. More violent monsoon rains are flooding these traditional wells causing their walls to collapse and this is adding to the water crisis.



Women collecting water, Halibi

In areas like ours with so little water, low cost modern cement wells are the most practical solution. These are durable, have minimal running costs, and allow a group of women to draw water at once so that hours of queueing time are reduced. Clean water is the most fundamental development need. Only when there is enough water can children go to school, women have time to earn income, livestock be kept and young people not be forced to migrate.

In the last decade with your generous support we have built 96 wells that have transformed many people's lives. This year we built 12 village wells and 11,923 families have benefitted. The cost of asafe and secure long-term water supply for each family was just £6.14.



Traditional earth dug wells are liable to flooding and many of them are collapsing in more violent monsoon rains

Aminata SAGARE Gouïffal

I married into the village more than 15 years ago, at a period when we had a lot of water. I sold condiments (dried onions, dried vegetables, spices etc) in the village and I also took my goods to Koro market. I was happy and was considered well-off because I could earn £2.50 and sometimes even £5 a week. Eight years ago when we lost the well this activity had to be abandoned to allow time for collecting water. I became very poor. I did not even earn 50p per week. I got up like all the women of the village around 5am helped by my 2 children. We harnessed the cart and went to Pene to fetch water. We are very happy now to have a modern well in our village. It reduces the working time of women, the physical effort related to the water chores, and allows us to continue with small trading activities and raising livestock.



A modern cement well with a pulley system that allows 8 women to draw water at once.

Fatoumata SAGARA women's association of Gouïffal

The building of this well is a blessing for us women of Gouïffal. We suffered from water collection drudgery for 8 long years. Every day, healthy or sick, we were forced to get up around 5am to collect water. Most of us had to go to a 12 kms trip to fetch water. My children did not have the chance to go to school because they had to help with the water chores. My son harnessed the cart, one girl carried the newborn and my other daughter helped me draw water because the well of Pene is extremely deep at 50 meters. It took all our strength to lift the water together and the most that we could fill was 10 buckets. Thanks to the new well, everything is back in order. I thank you, and may God accompany you in everything you undertake, because from 4 hours devoted to the water chores, we spend just 45 minutes today.

Ogobara SAYE : Village Chief Sono-Dorodo

The village of Sono-Dorodo was founded over 60 years ago. The village had no water point, so we tried to dig a well several times. Sometimes we dug to 20m without reaching water, but then, the ground being sandy, the whole thing fell in. After several attempts we abandoned the idea of

digging a well without assistance. For more than 20 years, we have been looking for a partner to help us without success. We were collecting water in a hamlet called Sono-Nataga. Thanks to you we have the most precious thing which is water. With the water we will be able to raise livestock, we will be able to send our children to school, we will be able to maintain our houses and build others.

Mariam KAREMBE : Sossoni

I was born raised and married in the village of Sossoni. I have helped with water collection since the age of 6. Since Sossoni is located on a hill, you had to go down the hill then go up to the neighboring village which is also located on the hill then down into the valley to get water. This means, you had to go up and down 4 times to have a bucket of water. It was very tiring. After two trips we could not do anything else. No children in Sossoni were able to go to school. Without the children to help us we would have died of thirst and hunger. Today for the first time in our lives we have a cement well. Our dream has come true.



We currently have 57 villages with a desperate need for water on a waiting list for a well. A well costs between £3-8,000 depending on the water table depth and geology. Please consider transforming the life of a village and funding a well. We are happy to provide feedback.

DRAFT ACCOUNTS TO 5 APRIL 2022

Income	**£**
Donations from individuals	118,833
Donations from Trusts	99,274
Gift Aid reclaimed	14,388
	232,996

Expenditure	
Tree Planting	48,780
Land Management	19,765
Wells	73,240
Income generation and S Mali Projects	55,902
Project Expenditure	**228,162**
UK support costs, fundraising, bank charges	34,830
Accounts	3,462
Total Expenditure	**266,454**

HOW YOU CAN HELP!

Donations

We really need your support! Our income is over £63,000 down this year which means that we have had to cut a lot of our activities. A small amount of money makes a huge difference in Mali and can do so much.

- £6.14 can pay for a long-term source of clean water for a family
- £7.00 can buy a lamp for a Birth Attendant so that women do not give birth in the dark
- £10.00 can plant 110 trees from a nursery
- £75.00 can plant 100 grafted fruit trees
- £12.50 can buy a locally-made beehive
- £195.00 can train and provide life saving transport and equipment to a Birth Attendant

Donations by cheque or BACS. In this case we receive 100% of your donation

Bank details: Triodos Bank, Sort code 16 58 10, Account name Joliba Trust, Account number 02059700

Donations via Paypal on our website. These are subject to a 1-2% commission so if you are making a larger donation please make it to us directly.

Help us to find new donors!

- Please follow us on Facebook and 'like', share, or comment on our posts so that more people learn about our work.
- Please pass on our report to anyone you know who might be interested.
- Please hold a fundraising event for us, or ask your Church or community group to contribute to a well.

Joliba Trust, 8 Nattadon Road, Chagford, Newton Abbot, Devon TQ13 8BE Tel 01647 432018 info@jolibatrust.com www.jolibatrust.com Registered charity 1059919

Patrons : Jon Snow, Caroline Lucas

Trustees : Deborah Hutchinson (Chair), Richard Savage BA Oxon, Dr Polly Richards, Melroy Mukwaya, Trudie Onyechi, Caroline Hart (Founder and Co-ordinator)

THANK YOU!

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Robson Accountants
Qualified Accountants and Tax Advisers
71 High Street
Honiton
Devon
EX14 1PW

The Joliba Trust

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The Trustees' Annual Report 2022 is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2022.

Trustees

Ms C C D Hart

Ms M Mukwaya

Mrs D Hutchinson

Mr R Savage BA (Oxon)

Mrs T L Onyechi

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £35,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 30 January 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 30 January 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Robson Accountants

71 High Street
Honiton
Devon
EX14 1PW

30 January 2023

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies		226,365	9,310	235,675
Total income		226,365	9,310	235,675
Expenditure on:				
Charitable activities		(241,425)	-	(241,425)
Other expenditure		12	-	12
Total expenditure		(241,413)	-	(241,413)
Net (expenditure)/income		(15,048)	9,310	(5,738)
Net movement in funds		(15,048)	9,310	(5,738)
Reconciliation of funds				
Total funds brought forward		110,014	44,160	154,174
Total funds carried forward	12	94,966	53,470	148,436

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies		230,058	71,981	302,039
Total income		230,058	71,981	302,039
Expenditure on:				
Charitable activities		(278,936)	(31,224)	(310,160)
Other expenditure		(588)	-	(588)
Total expenditure		(279,524)	(31,224)	(310,748)
Net (expenditure)/income		(49,466)	40,757	(8,709)
Net movement in funds		(49,466)	40,757	(8,709)
Reconciliation of funds				
Total funds brought forward		159,480	3,403	162,883
Total funds carried forward	12	110,014	44,160	154,174

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 12.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	8	204	411
Current assets			
Debtors	9	9,253	10,432
Debtors - revoving credit schemes	11	90,977	90,977
Cash at bank and in hand		49,202	53,554
		149,432	154,963
Creditors: Amounts falling due within one year	10	(1,200)	(1,200)
Net current assets		148,232	153,763
Net assets		148,436	154,174
Funds of the charity:			
Restricted income funds			
Restricted funds		53,470	44,160
Unrestricted income funds			
Unrestricted funds		94,966	110,014
Total funds	12	148,436	154,174

The financial statements on pages 5 to 15 were approved by the trustees, and authorised for issue on 30 January 2023 and signed on their behalf by:

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash expenditure		(5,738)	(8,709)
Adjustments to cash flows from non-cash items			
Depreciation		207	207
		(5,531)	(8,502)
Working capital adjustments			
Decrease/(increase) in debtors	9	1,179	(6,919)
Decrease in creditors	10	-	(50)
Net cash flows from operating activities		(4,352)	(15,471)
Net decrease in cash and cash equivalents		(4,352)	(15,471)
Cash and cash equivalents at 1 April		53,554	69,025
Cash and cash equivalents at 31 March		49,202	53,554

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £200.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Mali Office	5% on a straight line basis
Plant and machinery	25% on a straight line basis
Motor vehicles	25% on a straight line basis

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	94,540	4,735	99,275
Donations from individuals	118,616	4,575	123,191
Gift aid reclaimed	13,209	-	13,209
Total for 2022	226,365	9,310	235,675
Total for 2021	230,058	71,981	302,039

3 Expenditure on charitable activities

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Maternal health	-	-	3,924
Improving livelihoods	-	-	31,224
Improving livelihoods	137,520	137,520	146,328
Wells	73,240	73,240	78,478
Food aid	-	-	13,675
Project transport	976	976	2,878
Depreciation of plant and machinery	207	207	207
Bank charges	735	735	278
UK Support Costs, Fundrasing and Accounts	28,747	28,747	33,168
	241,425	241,425	310,160

4 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Administrative wages (UK support element)	5,381	5,381	6,942
Staff pensions contributions (including backdated contributions)	15,622	15,622	11,386
Telephone and fax	906	906	1,126
Office expenses	364	364	1,947
Computer software and maintenance	17	17	1,472
Printing, postage and stationery	742	742	166
Promotional expenses	2,253	2,253	7,085
Independent examiner's fee	1,200	1,200	1,200
Bookkeeping	2,262	2,262	1,844
	28,747	28,747	33,168
	28,747	28,747	33,168

	Unrestricted funds General £	Total funds £
Allocated support costs	28,747	28,747
Total for 2022	28,747	28,747
Total for 2021	33,168	33,168

5 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2022 £	2021 £
Depreciation of fixed assets	207	207
(Profit)/loss on foreign currency	(12)	588

6 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
Charitable activities	12	12
UK support staff	1	1
	13	13

No employee received emoluments of more than £60,000 during the year

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2021	4,145	3,543	9,184	16,872
At 31 March 2022	4,145	3,543	9,184	16,872
Depreciation				
At 1 April 2021	3,734	3,543	9,184	16,461
Charge for the year	207	-	-	207
At 31 March 2022	3,941	3,543	9,184	16,668
Net book value				
At 31 March 2022	204	-	-	204
At 31 March 2021	411	-	-	411

9 Debtors

	2022 £	2021 £
Other debtors	9,253	10,432

10 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	1,200	1,200

11 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

	2022 £
Women's Income Generation Scheme	
Balance brought forward and carried forward	52,925

	2022 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

12 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General				
Unrestricted Income Fund	110,014	226,365	(241,413)	94,966
Total unrestricted funds	110,014	226,365	(241,413)	94,966
Restricted funds				
Maternal health	1,760	-	-	1,760
Environmental work and beekeeping	42,400	9,310	-	51,710
Total restricted funds	44,160	9,310	-	53,470
Total funds	154,174	235,675	(241,413)	148,436

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General	159,480	230,058	(279,524)	110,014
Restricted funds	3,403	71,981	(31,224)	44,160
Total funds	162,883	302,039	(310,748)	154,174

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	204	-	204
Current assets	95,962	53,470	149,432
Current liabilities	(1,200)	-	(1,200)
Total net assets	94,966	53,470	148,436

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Robson Accountants
Qualified Accountants and Tax Advisers
71 High Street
Honiton
Devon
EX14 1PW

The Joliba Trust

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The Trustees' Annual Report 2022 is attached to these financial statements.

The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2022.

Trustees

Ms C C D Hart

Ms M Mukwaya

Mrs D Hutchinson

Mr R Savage BA (Oxon)

Mrs T L Onyechi

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £35,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Trustees' Annual Report

The Trustees' Annual Report is included at the end of the financial statements for the year.

The annual report was approved by the trustees of the charity on 30 January 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 30 January 2023 and signed on its behalf by:

Ms C C D Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Robson Accountants

71 High Street
Honiton
Devon
EX14 1PW

30 January 2023

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies		226,365	9,310	235,675
Total income		226,365	9,310	235,675
Expenditure on:				
Charitable activities		(241,425)	-	(241,425)
Other expenditure		12	-	12
Total expenditure		(241,413)	-	(241,413)
Net (expenditure)/income		(15,048)	9,310	(5,738)
Net movement in funds		(15,048)	9,310	(5,738)
Reconciliation of funds				
Total funds brought forward		110,014	44,160	154,174
Total funds carried forward	12	94,966	53,470	148,436

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies		230,058	71,981	302,039
Total income		230,058	71,981	302,039
Expenditure on:				
Charitable activities		(278,936)	(31,224)	(310,160)
Other expenditure		(588)	-	(588)
Total expenditure		(279,524)	(31,224)	(310,748)
Net (expenditure)/income		(49,466)	40,757	(8,709)
Net movement in funds		(49,466)	40,757	(8,709)
Reconciliation of funds				
Total funds brought forward		159,480	3,403	162,883
Total funds carried forward	12	110,014	44,160	154,174

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 12.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	8	204	411
Current assets			
Debtors	9	9,253	10,432
Debtors - revoving credit schemes	11	90,977	90,977
Cash at bank and in hand		49,202	53,554
		149,432	154,963
Creditors: Amounts falling due within one year	10	(1,200)	(1,200)
Net current assets		148,232	153,763
Net assets		148,436	154,174
Funds of the charity:			
Restricted income funds			
Restricted funds		53,470	44,160
Unrestricted income funds			
Unrestricted funds		94,966	110,014
Total funds	12	148,436	154,174

The financial statements on pages 5 to 15 were approved by the trustees, and authorised for issue on 30 January 2023 and signed on their behalf by:

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash expenditure		(5,738)	(8,709)
Adjustments to cash flows from non-cash items			
Depreciation		207	207
		(5,531)	(8,502)
Working capital adjustments			
Decrease/(increase) in debtors	9	1,179	(6,919)
Decrease in creditors	10	-	(50)
Net cash flows from operating activities		(4,352)	(15,471)
Net decrease in cash and cash equivalents		(4,352)	(15,471)
Cash and cash equivalents at 1 April		53,554	69,025
Cash and cash equivalents at 31 March		49,202	53,554

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance
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Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

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Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

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Donations and legacies;			
Donations from trusts	94,540	4,735	99,275
Donations from individuals	118,616	4,575	123,191
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Total for 2022	226,365	9,310	235,675
Total for 2021	230,058	71,981	302,039

3 Expenditure on charitable activities

	Unrestricted funds General £	Total 2022 £	Total 2021 £
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Improving livelihoods	-	-	31,224
Improving livelihoods	137,520	137,520	146,328
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Project transport	976	976	2,878
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Bank charges	735	735	278
UK Support Costs, Fundrasing and Accounts	28,747	28,747	33,168
	241,425	241,425	310,160

4 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

	Unrestricted funds General £	Total 2022 £	Total 2021 £
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Staff pensions contributions (including backdated contributions)	15,622	15,622	11,386
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Bookkeeping	2,262	2,262	1,844
	28,747	28,747	33,168
	28,747	28,747	33,168

	Unrestricted funds General £	Total funds £
Allocated support costs	28,747	28,747
Total for 2022	28,747	28,747
Total for 2021	33,168	33,168

5 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2022 £	2021 £
Depreciation of fixed assets	207	207
(Profit)/loss on foreign currency	(12)	588

6 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

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Charitable activities	12	12
UK support staff	1	1
	13	13

No employee received emoluments of more than £60,000 during the year

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The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2021	4,145	3,543	9,184	16,872
At 31 March 2022	4,145	3,543	9,184	16,872
Depreciation				
At 1 April 2021	3,734	3,543	9,184	16,461
Charge for the year	207	-	-	207
At 31 March 2022	3,941	3,543	9,184	16,668
Net book value				
At 31 March 2022	204	-	-	204
At 31 March 2021	411	-	-	411

9 Debtors

	2022 £	2021 £
Other debtors	9,253	10,432

10 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	1,200	1,200

11 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

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Women's Income Generation Scheme	
Balance brought forward and carried forward	52,925

	2022 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

12 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General				
Unrestricted Income Fund	110,014	226,365	(241,413)	94,966
Total unrestricted funds	110,014	226,365	(241,413)	94,966
Restricted funds				
Maternal health	1,760	-	-	1,760
Environmental work and beekeeping	42,400	9,310	-	51,710
Total restricted funds	44,160	9,310	-	53,470
Total funds	154,174	235,675	(241,413)	148,436

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Unrestricted funds				
General	159,480	230,058	(279,524)	110,014
Restricted funds	3,403	71,981	(31,224)	44,160
Total funds	162,883	302,039	(310,748)	154,174

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	204	-	204
Current assets	95,962	53,470	149,432
Current liabilities	(1,200)	-	(1,200)
Total net assets	94,966	53,470	148,436

THE JOLIBA TRUST

England & Wales - Charity number 1059919

Accounts

Charity registration number: 1059919

The Joliba Trust

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Robson Accountants
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The Joliba Trust

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The Joliba Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2021.

Trustees

Mrs Caroline Hart

Mr Melroy Mukwaya

Ms Deborah Hutchinson

Mr Richard Savage

Ms Trudie Onyechi

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The general principle adopted by the Trustees is for the Trust to try and maintain a cash balance on unrestricted reserves of £35,000 to cover project commitments, emergency situations and currency fluctuations. However, given the uneven receipts of donations throughout the year, the Trustees recognise that reserves may dip below this figure.

Structure, governance and management

Nature of governing document

The Joliba Trust is constituted by a Declaration of Trust. The Trust Deed is dated 24 December 1996.

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

Joliba
working to restore livelihoods

The Joliba Trust has supported grassroots development projects in Mali for over 30 years. We know the country and its people well and as a result our work is low cost and effective. We focus on sustaining and improving rural livelihoods in particularly poor areas in order to reduce the need for migration; improving the lives of women; and providing opportunities for young people.

Joliba works directly with two local partner organisations in Mali. Our Field Director is an Agronomist.

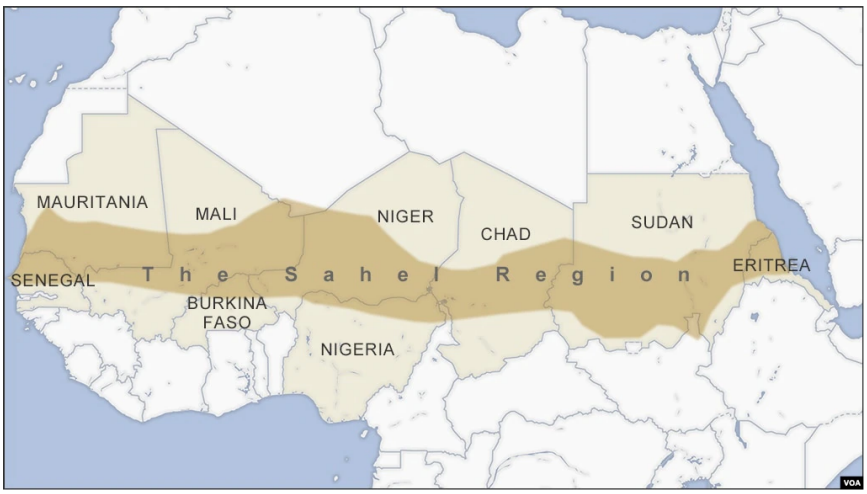
The Joliba Trust

Trustees' Report

Mali is a large country in the heart of West Africa. Mali has a dynamic, cosmopolitan, and hard-working population, and has one of the greatest artistic heritages in the world. It is currently one of the poorest countries.

Some of Joliba's achievements in the last 20 years include:

- Building over 200 village wells in an area with one of the least access to water in the world.
- Planting and regenerating millions of trees. Thirty percent of women's income in the reforested areas now comes from tree products.
- Developing a women's micro-credit fund of over £400,000 which has circulated annually for over 25 years. This has supported the development of small enterprises such as raising sheep and pigs and planting vegetable gardens and has been a lifeline to very poor rural women. The original fund is now managed by the women and run autonomously.
- Stabilising over 2000 acres of sand dunes. This has sustained the livelihoods of over 30,000 people in an important cultural area that would have otherwise become uninhabitable.
- Building three maternity centres and training over 800 Village Birth Attendants which has dramatically reduced maternal and child mortality.
- Training communities in the collection of locust eggs. Prior to the project up to 60% of harvests were lost to locusts and grasshoppers.



The Sahel, or southern 'shore' of the Sahara desert is home to some 300 million people. Temperatures in the Sahel are rising faster than anywhere else and the Inter-governmental Panel on Climate Change is currently predicting a 6 degree rise in temperature. Mali is one of the 20 countries most vulnerable to climate change.

According to Mali's Agricultural Advisory Service, in the last 40 years, 60% of topsoil has been lost and 70% of pasture resources have disappeared. Cattle-raising is key to the economy but the majority of herders have now lost their livestock and it is becoming increasingly difficult to grow food.

The Joliba Trust

Trustees' Report

In the last 10-20 years, large numbers of people have been forced to migrate within Mali because their land has become too poor to support them. Conflicts over scarce natural resources and water are growing. International jihadist movements are now preying on the difficulties brought by climate change and are doing their best to undermine the wonderful humanity and social cohesion that is the traditional society of the Sahel.

Our Work in 2020-21: Central Mali

Food Aid

We provided food aid to three of our project villages: Orokamba, Diangoudia and Anakedie. People had been prevented from farming by armed groups for more than two years and as they had no food, they would have had to leave and become refugees. Communities managed to negotiate a peace agreement with the armed groups in 2020, and thanks to your generous help, people are now farming again and slowly rebuilding their lives. These are viable villages with good land and water.

7 tons of millet were purchased in the local market, which provided 25 kgs of food per person and around 934 calories a day for just over 3 months. The cost was 5p per person per day. It is worth noting that food aid is much more expensive than long-term development work.

This is a report from the villages in April 2021:

Dounayerou DARA:

We received 17 bags of millet for our (extended) family. We will use one bag for planting this year's millet crops. As we are hungry we will consume a small ration from March-June.. We will continue with one meal a day now so that we can have two meals a day when we farm…We will never stop thanking you for your help.

Pascal DARA, Diangoudia:

We are a supportive community and mutual aid has always been possible. But today our granaries are empty, our animals have been stolen, and for more than two years we could not go out. Today we have a peace agreement. It has allowed us to breathe. All the young people have left. The rest of us are gathering hay from the fields to sell in Koro. We received 9 bags of good millet. We will keep one bag for seed crops and the 8 bags will give us the strength to farm. Thanks to you we will be able to cultivate our fields. You have saved us.

Antoine Doumbo:

We were very hungry. Our only food was millet flour in water once a day. We only allowed the children to drink this 3 times a day. It has been a year since our families lived with us. All the women, children and old people left the village. The jihadists wanted to destroy our village. They were even shooting at our children tending the animals. Your help arrived when it was most needed. It reassures us and gives us strength thinking that at least during the period of agricultural work we will have something to eat and we have seed to plant crops.

Marcel Dara:

We have really suffered during two successive years.. It was difficult to sleep, and when we were sick we had no means to go for treatment, but it was the hunger that exhausted us. I received 5 and a half bags for my family. We will keep 53 kg for the seed for next year's crops and we will consume the rest for at least 3 months.. May God fill you with happiness as you have filled us with happiness

Pierre DARA:

We were a self-sufficient village in terms of food. Every year we were sending millet to Koundou to help people there. Today we are a village empty of everything. Normally when we are hungry, we sell animals to buy cereals, but all our animals have been stolen, we have nothing to sell. Thank you for your sympathy and consideration for us or when everyone forgot us.

Sadly 70% of the surrounding villages were abandoned, and the Malian government is now trying to help them to return. Villages that received a little food aid from the international community are still suffering a lot. These three villages provided seed to all their neighbouring villages to help them to plant crops.

Sustaining livelihoods in a Changing Climate

Stone contour walls

201 volunteers in 18 villages built a remarkable 63,630 meters of stone contour walls, using hand-hewn stones, to contain rainwater run-off and improve their land in 18 villages.



A field that has recovered with the use of stone lines

My neighbour built stone lines and when he harvested well, I built stone lines for all my plots. I was surprised by the amount of cereals and beans harvested. I was able to have ten cartloads of millet that will feed my family for 9 months, while in the previous year I collected 5 cartloads. I thank Joliba for allowing me to grow more cereals that can feed my family for 4 and a half months longer.

Tabièma Kassogue, Farmer in Kansongo, district of Wadouba:

We have practiced the use of stone lines since the time of our great-grandparents, but Joliba has taught us to build them with a new arrangement of stones that control the direction of the water flow. With the traditional way, I harvested between 7 and 8 cartloads at most. This year I was able to collect 11 cartloads.

Seydou Tebsougue, Gongon

Half-moon basins

Half moon basins were constructed to retain rainwater on 101 hectares of very poor land in 7 villages.



Each half moon basin is filled with compost-rich soil into which crops are sown. Rainwater is held so that even if there is a 15-day gap in rainfall the soil remains humid. This is a means of growing crops in areas where even weeds will not grow.

Ali Tapily, Bendiéli:

I made the half moons on land that was unsuitable for agriculture. I was able to harvest 8 cartloads and people came to see my plot. Thanks to this additional production, the food for a whole year for my family is assured. I am very happy because this year I will not have to sell my animals to buy millet.

Boureima Ongoïba, Ingre:

I never suceeded in growing more than 8 cartloads, but with the half moons, this year I harvested 12 cartloads of millet. The millet harvested contains more seeds. In addition the seeds are large and this can feed my family all year round.

The Joliba Trust

Trustees' Report

Composting



Using new techniques, compost can be made in just 30 days

Compost-making activities took place in 41 villages and 571 volunteers made compost for their plots.

Boukari TOGO, Kani-Bonzon:

We have poor, degraded farmland. In years of good rainfall, I never exceeded 5 cartloads of grain. This year I prepared 100 loads of compost and I collected 8 cartloads, which led me to build a new granary. My 2020 harvest will allow me to feed my family for 14 months.

Hassana Togo:

I was born and raised in Balaguina, I sold 2 large rams every year to buy fertilizer for my plot. It was during Joliba's awareness sessions that I understood that fertilizer depletes the soil in the long run. I immediately opted for composting and put 120 loads on my land. I collected 11 loads of millet against 8 loads with fertilizer. I also collected 3 bags of sorrel. Not only did I not have to sell my sheep, but also I collected 3 more loads.

Binta Togo, Tawanongou:

After using the compost I doubled my yields and gained 200 kg of peanuts, 25 kilos of hibiscus and 50 kg of cowpeas. The peanuts will be sold and the hibiscus seeds will be used as condiments for the sauce.

Abdina Poudiougo, Bondo:

I grow millet, groundnuts, fonio and beans. In view of the reduction and poor distribution of the rains, we have formed a society of cereal producers. Thanks to Joliba our society has been trained in compost-making. We no longer use expensive fertiliser but our yields have almost doubled.

Garibou Poudiougo:

Compost-making saved me £740.00 as I did not have to buy millet.

Yamono Kassogue, Moh-leye:

Every year I grow okra, groundnuts and sorrel. Since I made compost my peanut harvest has quadrupled, and the okra and sorrel have more than doubled. In all I have earned £54. With this I bought two sacks of baobab leaves for £18 and the rest of the money was used to buy dried and smoked fish, salt, oil, dried onions and soap for the family.

Tree Planting

We are restoring tree cover in four ways: through tree planting, through promoting natural regeneration, through rewilding and by managing existing tree resources.

Tree planting from nursery grown trees



This year 156,802 saplings were grown and planted from nurseries in Central Mali**. **The seedlings are grown from local seeds in beds of home-made, peat-free compost, and are sold in recycled bags

In the last 7 years we have trained 80 nursery managers in 15 districts. In that time 1,620,458 nursery saplings of 65 different species have been successfully grown.

Yakoundia Guindo, Nurseryman in Bereli:

Almost every day people come to buy seedlings and I now have a permanent source of income. Thanks to this income we now have two ploughing oxen, a plough, a donkey and twenty goats. This has made me an important person in the neighborhood.

Allaye Guindo, Nurseryman in Goro:

I was the poorest person of my village. I could not feed my family and we suffered a lot. I left the village to be a Gold Miner but it did not work. Since I became a Nurseryman all my problems are over. I have been able to buy a donkey cart and two ploughing oxen. We now have sheep, goats and 10 oxen, all earned through the nursery. I have paid for my daughter's education. I will be eternally grateful to Joliba who trained and equipped me. My clients who buy the trees are World Vision, Joliba, and many local people.

Baobab leaves provide a staple food resource that is eaten with millet. The fruit is used as a healing sherbert and the fibres are used for making ropes. 88,786 people already consume the baobab leaves from the trees they have planted

Fatoumata Togo, Goro:

In our area there were almost no baobab trees left. We had to buy the leaves at Derou market at £7.50 a bag. Thanks to Joliba we no longer have to buy baobab leaves and consume the leaves of our own trees.

Salimata Dama, Enè:

Four years ago we planted 2,500 baobab seedlings in my village. Thanks to this planting, our problem with finding the money to buy baobab leaves is over. In our family, we needed 20 bags which cost £150-180 a year. Now we have fresh leaves for 3 months and dried leaves for 9 months. The whole village is supplied with baobab leaves. This is a very successful project that meets our needs.

The trees people planted were chosen for the following purposes:

- to increase crop yields in field plots; to stabilise dunes; to assist rewilding; and to provide shade in schools, well areas, markets, and village squares
- Fruit trees have been grown to improve nutrition and household income. These include grafted jujube, pomegranate, sugar apple, papaya and guava. These species are fast-growing and undemanding.
- To introduce valuable new species and to improve biodiversity
- To provide species that can be sustainably harvested for firewood

Tree Regeneration

A count of 228,302 new trees were grown in fields using natural regeneration methods during the year. Our staff estimate that over 300,000 new trees were grown as not all areas were counted.

In the last 10 years, activities to promote tree regeneration have taken place in 80 villages in the districts of Bondo, Dioungani, Koporo-pen, Kani-bonzon, Madougou, Youdiou, and Barapireli. 1,590 volunteers were trained in identification and protection of seedling germination and in pruning techniques. This has resulted in the growth of over 2,318,666 new trees.

A third of the women in these districts have developed small businesses selling Acacia raddiana, Zizyphus, and Acacia albida fruits.

The Joliba Trust

Trustees' Report

Rewilding



Old trees are protected and allowed to fruit

In an extraordinary act of faith in this project, Herders and Farmers have given a vast area of 5,195,582 hectares (12,838,563 acres) to rewilding to regenerate the tree and pasture resources they need. This is in 39 sites in the districts of Dioungani, Pignari, Barassara, Bondo and Madougou.

These areas are protected from grazing and from harvesting of wood and natural resources. The results of the rewilding have been miraculous. Within ten years, each hectare now has diverse pasture, and between 500-2000 new trees per hectare are growing. The rewilding is allowing a recovery of over 250 million new trees a year in the set aside areas. Biodiverse pasture is also returning. The recovery of the land and its tree cover with such speed provides tremendous hope.

Herders now have pasture to feed their livestock throughout the year, and important species are recovering. In the words of one of the beneficiaries "... *thanks to this activity we have understood that it is humans that are the greatest destroyers of nature. In less than 10 years we have wild animals again. People have seen hyenas and even antelopes."*

Please support Tree Planting!

People would like to plant a lot more trees. They would like to increase the numbers of trees planted in agroforestry and community schemes, and many more people would like to set up fruit and nut orchards.

It costs just 15p to plant and maintain a tree that will improve crop yields, prevent desertification, and provide livestock fodder and food resouces to people. It costs just 75p to provide a grafted fruit tree to provide significant income for women and young people!

Beekeeping

280 new Beekeepers were trained and provided with equipment during the year. As there was no rainfall in many areas, many trees and plants did not flower, which meant that there was less nectar for the bees, and honey harvests were down. Nevertheless, people were able to harvest a modest amount of honey and, even in their first year, the new beekeepers raised over £10,000 in honey sales.

Beekeepers were trained in bee and hive management and sustainable honey harvesting methods. The hives were made by local Blacksmiths and local Tailors have been trained to make the beekeeping suits.

Amadou Pamatek from Saldimi:

I am a traditional beekeeper. I like the practice of modern beekeeping without the use of fire and no bee stings. The honey harvested is very clean, and it is beautiful to see.

Mariam Tapily from Komegou:

Harvesting honey is very easy with a beekeeping suit and a smoker and we harvested without problem. We have pure, clean honey and sold all of it in the village.

Fatouma Tapily from Andia:

Everyone who bought honey came back a week later for more, and it all went very quickly. We have paid some of the money into an account for the replacement of the equipment.

Plans for the future

We would like to establish a Beekeepers' Buying Association in the town of Bandiagara to buy and market honey from the village associations. Women would like training in bottling, so that the honey could be sold in town for double the price at £3 per litre. Women also wish to learn about wax extraction. The wax is used in leather processing and there are women who wish to learn to make soap with the beeswax.

Our support has led to a marked improvement in beekeeping practices in the area. Eighty percent of traditional Beekeepers have become part of the beekeeping project and now use smokers for harvesting honey rather than the old method of using fire. This killed bee populations, was dangerous for beekeepers, and could cause forest fires.

With the safer methods of beekeeping, greater numbers of people, including women, have been able to take up Beekeeping. This provides much-needed income in areas with few alternatives and helps to support bee populations. Bees contribute to maintaining biodiversity by assisting the pollination of crops, trees and flora; and honey is highly sought after both by Herbalists and the local population.

Please help more people to take up beekeeping in Mali! A beekeeping suit costs just £16, a top bar hive is £18.75, and a smoker is £9.

Dune Stabilisation

Dune stabilisation took place in 14 villages in the districts of Sangha, Dourou and Kani-Bonzon. 557 volunteers worked to stabilise and plant a further 297 acres of dunes. The materials used were 6,120 cartloads of Euphorbia cuttings, 6,120 cartloads of hedgerow plants, 6,120kg of grass seeds and 32,000 nursery saplings.

Since 2013 we have stabilised over 2,000 acres of dunes in a densely populated area which is a UN World Heritage Site. We have become well known in Mali for this work.

Adama Togo, Balaguina

In Balaguina the dune was very high and was moving onto our farmland. We were struggling unsuccessfully to stabilise it until we partnered with Joliba. With the use of contour grid-planting, today our dune is stabilised. There are squirrels, hares, hedgehogs and birds now. In only three years the land has recovered and the abandoned area around the dune is growing crops again.

Mamadou Guindo, Wallia

The dune stabilisation has completely changed the appearance of our environment. Instead of hills of sand, in just three years work we now have pasture with trees, grasses and rodents. We have found the solution to a crucial problem. Our farming plots are protected, there is less wind, and the grass and trees are growing. We are in control of our land again and our harvests are good.

We would very much like to increase the amount of work we are doing on dune stabilisation in order to prevent the need for migration.

We are modifying our methods to plant more varied trees in the dunes. Each acre would have 4452 valuable trees at just over 4p a tree. It costs just £188 to stabilise an acre of dunes!

Well Building

Wells



An earth-dug well

Most villages are still dependent on traditional earth wells (with unsafe water) for their water supply. Unfortunately these are becoming unstable and collapsing in more violent weather and heavier monsoon rains. The loss of water supplies is causing a real emergency.

Abraham Saye, Health Worker, Batourou

We had a traditional well to satisfy all our water needs (drinking water, washing, brick-making, house mud plaster, livestock watering) but unfortunately for us the mud walls collapsed 7 years ago. We have sad memories of the situation. Our women were walking 10 kms to collect water on difficult footpaths at night with all the associated dangers. In the 7 years more than 10 women were killed by snake bites. There were other accidents where women fell and broke bones in the night, Today, thanks to you we have our modern well which contains enough water for us and even for our neighbours.

Fatouma Saye: Head of the women's association, Batourou

We women of Batourou warmly thank you who have freed us from the water chores. This water chore has caused us a lot of suffering, cases of loss of human life by snakebite, cases of fractures. For 7 years we have suffered with not a single day of rest. Thanks to you we don't have to go through all this anymore. I can get up at 6am and go to sleep at 8pm, whereas before I got up at 5am to sleep at 11pm.

Afiétou Karembé : Dissoroly

Our life was limited to collecting water and other household chores. The water chores alone took 9 hours time. We did not know what it was to rest. Directly after dinner we went to bed to wake up again at 5am for the regiments of the next day. We were accompanied by the men because it was so hard to carry enough water.

No-one can imagine what we have endured during the 5 year water insufficiency. It is only now that we have clean water. We thank the grace of God for this beautiful gift which has saved everybody.

We currently have over 65 villages with a severe water crisis on a waiting list for a well. This is one of our most urgent areas of funding. The cost of a well is £2000-7000 according to water table depth. The wells we build are extremely durable. **The average cost of providing a permanent free source of water to a family is just £5.82. Please help people to have water!**



Women walking to collect water Halibi

Health

Maternal mortality remains high on the Dogon plateau with many women dying from preventable causes such as anemia, poor hygiene, not reaching a health centre when there are complications, or having untreated malaria when they give birth.

We provided training to 142 Village Birth Attendants from 41 villages in Wadouba (all the village midwives in the district).

The training course covered such things as:

- The dangers of pregnancies in young girls and older women
- Identification of high-risk pregnancies and danger signs in a pregnant woman
- The importance of avoiding delayed referral for complicated births
- The key roles of birth attendants in assisting pregnant women

Birth Attendants are highly respected members of the community who can also play a key role in improving nutrition and improving the health of women and children.

Our work in Yorosso, South Mali

There is more rainfall in South Mali, so historically this area has always been the most productive. However, people in Yorosso have become the poorest in Mali due to many decades of cotton production. Cotton growing causes soil erosion and degradation, and it uses more insecticides and pesticides than almost any other crop. The price of cotton has fallen, and the land has become so poor that it is no longer possible to grow the former food crops. People are caught in a poverty trap of being obliged to grow cotton which can earn them less than £100 a year and being tied with debts to chemical fertiliser suppliers.

Our work in southern Mali is focused on:

- helping people to improve their land so that they can return to viable food production
- promoting income-generating activities, especially for women and young people
- restoring pasture and improving livestock nutrition
- Tree planting

Measures to improve the land

1596 people in 32 villages have become involved with training in agro-ecology and sustainable methods of land recovery. This has included :

- Awareness-raising on the harmful long-term effects of chemical fertiliser use; training in new methods of rapid compost-making; and the use of green fertilisers
- Agroforestry and tree regeneration in field areas
- Building contour walls, and using herbacious boundaries to fields to prevent erosion

The Joliba Trust

Trustees' Report



'I received training from Joliba on field restoration techniques. What impressed me most was the technique of introducing well-produced compost into the seedling pockets. I applied compost pockets on an area of one hectare of sorghum and we harvested 12 bags of 100kg. In previous years the same plot gave only 6 bags.' Douba Cisse

It used to take me 6 months to make compost. Now with the new method of rapid compost production it takes only 30 days. With more compost my millet harvest has increased from 10 to 19 sacks. Diolo Koita



A millet field treated with compost, Tawanougou

More viable seeds in a changing climate

As the rainy season is less predictable and is getting shorter, we have been experimenting with three varieties of more drought-resistant millet and sorghum crop seeds from further north in Mali. These old-fashioned seeds grow fast and crop within a shorter period. They have turned out to be well-adapted to the climate and conditions in South Mali and people have been pleased with their yields. There is now a huge demand for these seeds, so 8 families in Yorosso have been involved with seed propagation and over 2.29 tons of seeds were available for planting in the 2021 agricultural season.

Tree planting



Planting Baobab trees from a nursery

In 2020 a total of 84,206 new trees were planted by volunteers in 33 villages. These included:

In 2020 a total of 84,206 new trees were planted by volunteers in 33 villages. These included:

- 26,493 grafted fruit trees of mango, orange, jujube and cinnamon apple
- 20,877 non grafted fruit trees of cashew, moringa, lemon, and papaya.
- 36,136 trees were planted to improve crop fields
- 700 Gliricidia trees were planted in 5 villages as fodder for livestock. Their leaves can be harvested 4-5 times a year as forage for donkeys, sheep, goats, and cattle.



Cashew trees were one of the most popular to be planted

Botanical Gardens

Two botanical gardens have been set up by mens and womens associations in Benigorola and Koumbia. Rare and disappearing indigenous species that are important to people for agriculture, medicine and other purposes are being collected from all over Mali to grow in the gardens as a seed reserve and propagation resource so that people will be able to plant these trees.

Two botanical gardens have been set up by mens and womens associations in Benigorola and Koumbia. Rare and disappearing indigenous species that are important to people for agriculture, medicine and other purposes are being collected from all over Mali to grow in the gardens as a seed reserve and propagation resource so that people will be able to plant these trees.

Market gardening

The women's groups of N'Gorosso and N'Gorola benefited from establishment of two 4-acre market gardens. They were trained in the propagation of vegetable seeds and rapid compost making and the preparation of organic pesticides using Neem. The gardens are growing lettuces, mint, onions, tomatoes, peppers, celery and aubergines and the two gardens brought in £10,500 revenue in the first year.

The women's groups of N'Gorosso and N'Gorola benefited from establishment of two 4-acre market gardens. They were trained in the propagation of vegetable seeds and rapid compost making and the preparation of organic pesticides using Neem. The gardens are growing lettuces, mint, onions, tomatoes, peppers, celery and aubergines and the two gardens brought in £10,500 revenue in the first year.

Women's Income-generation Fund

555 women in 16 womens' groups received a revolving credit fund of £35,000 in order to start small enterprises such a making peanut butter, preparing cashew nuts, cultivating rice plots, processing rice, and raising sheep, goats and poultry.

Goat-raising in Pallasso. Hardly anyone in this area has livestock so goats are needed for their manure to help to fertilise the soil and to accelerate compost production. They also create an income for women and produce milk for a longer period than a cow.



Livestock mineral licks made by the women as part of the microcredit activities

Livestock Fodder Fund

Livestock Fodder Fund

Two livestock breeders' cooperatives each received a revolving credit funds of £7,500 for the marketing of livestock feed. This was to ensure no gaps in availability of livestock fodder during the long dry season.

How You Can Help



It is extremely sad to see Mali becoming much poorer due to the combined impacts of climate change and destabilisation. This year the annual rainy season was just 6 weeks long so crops did not have time to fully ripen. Many people will be living on just one meal a day in the coming year..

Please give everything you can to support people. With a small amount of money, so much can be done to make things better, to help people adapt to a changing climate and to prevent loss of livelihoods.

All photos in this report were taken by our staff.

The Joliba Trust

Trustees' Report

The annual report was approved by the trustees of the charity on 21 January 2022 and signed on its behalf by:

Mrs Caroline Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Approved by the trustees of the charity on 21 January 2022 and signed on its behalf by:

Mrs Caroline Hart
Trustee

The Joliba Trust

Independent Examiner's Report to the trustees of The Joliba Trust

I report to the trustees on my examination of the accounts of The Joliba Trust for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity trustees of The Joliba Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Joliba Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Joliba Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Joliba Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Christopher Paul Bird FCA
Robson Accountants

71 High Street
Honiton
Devon
EX14 1PW

21 January 2022

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2021

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies		230,058	71,981	302,039
Total income		230,058	71,981	302,039
Expenditure on:				
Charitable activities		(278,936)	(31,224)	(310,160)
Other expenditure		(588)	-	(588)
Total expenditure		(279,524)	(31,224)	(310,748)
Net (expenditure)/income		(49,466)	40,757	(8,709)
Net movement in funds		(49,466)	40,757	(8,709)
Reconciliation of funds				
Total funds brought forward		159,480	3,403	162,883
Total funds carried forward	12	110,014	44,160	154,174

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies		280,322	37,378	317,700
Total income		280,322	37,378	317,700
Expenditure on:				
Charitable activities		(264,595)	(39,212)	(303,807)
Other expenditure		(3,139)	-	(3,139)
Total expenditure		(267,734)	(39,212)	(306,946)
Net income/(expenditure)		12,588	(1,834)	10,754
Net movement in funds		12,588	(1,834)	10,754
Reconciliation of funds				
Total funds brought forward		146,892	5,237	152,129
Total funds carried forward	12	159,480	3,403	162,883

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 12.

The Joliba Trust

(Registration number: 1059919)
Balance Sheet as at 31 March 2021

	Note	31 March 2021 £	31 March 2020 £
Fixed assets			
Tangible assets	8	411	618
Current assets			
Debtors	9	10,432	3,513
Debtors - revoving credit schemes	11	90,977	90,977
Cash at bank and in hand		53,554	69,025
		154,963	163,515
Creditors: Amounts falling due within one year	10	(1,200)	(1,250)
Net current assets		153,763	162,265
Net assets		154,174	162,883
Funds of the charity:			
Restricted income funds			
Restricted funds		44,160	3,403
Unrestricted income funds			
Unrestricted funds		110,014	159,480
Total funds	12	154,174	162,883

The financial statements on pages 26 to 36 were approved by the trustees, and authorised for issue on 21 January 2022 and signed on their behalf by:

Mrs Caroline Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2021

	Note	31 March 2021 £	31 March 2020 £
Cash flows from operating activities			
Net cash (expenditure)/income		(8,709)	10,754
Adjustments to cash flows from non-cash items			
Depreciation		207	259
		(8,502)	11,013
Working capital adjustments			
Increase in debtors	9	(6,919)	(364)
Decrease in creditors	10	(50)	(760)
Increase in revolving credit schemes	11	-	(1,340)
Net cash flows from operating activities		(15,471)	8,549
Net (decrease)/increase in cash and cash equivalents		(15,471)	8,549
Cash and cash equivalents at 1 April		69,025	60,476
Cash and cash equivalents at 31 March		53,554	69,025

All of the cash flows are derived from continuing operations during the above two periods.

The Joliba Trust

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Joliba Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees’s meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £200.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Mali Office	5% on a straight line basis
Plant and machinery	25% on a straight line basis
Motor vehicles	25% on a straight line basis

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from trusts	70,035	61,801	131,836
Donations from individuals	125,395	10,180	135,575
Legacies	10,522	-	10,522
Gift aid reclaimed	24,106	-	24,106
Total for period ended 31 March 2021	230,058	71,981	302,039
Total for period ended 31 March 2020	280,322	37,378	317,700

3 Expenditure on charitable activities

	Unrestricted funds	Restricted	Total	Total
	General £	funds £	31 March 2021 £	1 January 2019 to 31 March 2020 £
Maternal health	3,924	-	3,924	-
Environmental work to improve livelihoods and beekeeping	-	21,921	21,921	39,212
Environmental work to improve livelihoods	124,602	-	124,602	133,362
Well building	78,478	-	78,478	69,016
Beekeeping	-	4,000	4,000	-
Beekeeping	6,750	-	6,750	-
Livestock - raising support	-	1,206	1,206	-
Livestock - raising support	-	-	-	2,881
Agroecology	-	2,010	2,010	-
Agroecology	14,976	-	14,976	13,146
Monitoring and evaluation	-	2,087	2,087	-
Monitoring and evaluation	-	-	-	1,890
Food aid	13,675	-	13,675	-
Project transport	2,878	-	2,878	2,914
Depreciation of plant and machinery	207	-	207	259
Bank charges	278	-	278	318
UK administrative costs	33,168	-	33,168	40,809
	278,936	31,224	310,160	303,807

4 Analysis of governance and support costs

UK administrative costs

	Unrestricted funds	Total	Total
	General	31 March 2021	1 January 2019 to 31 March 2020
	£	£	£
Administrative wages (UK support element)	6,942	6,942	8,272
Staff pensions contributions (including backdated contributions)	11,386	11,386	14,244
Telephone and fax	1,126	1,126	2,626
Office expenses	1,947	1,947	9,487
Computer software and maintenance	1,472	1,472	864
Printing, postage and stationery	166	166	538
Promotional expenses	7,085	7,085	1,009
Independent examiner's fee	1,200	1,200	1,250
Bookkeeping	1,844	1,844	2,519
	33,168	33,168	40,809
	33,168	33,168	40,809

	Unrestricted funds General	Total funds
	£	£
Allocated support costs	33,168	33,168
Total for period ended 31 March 2021	33,168	33,168
Total for period ended 31 March 2020	40,809	40,809

5 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2021	2020
	£	£
Depreciation of fixed assets	207	259
(Profit)/loss on foreign currency	588	3,139

6 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Charitable activities	12	8
UK support staff	1	1
	13	9

No employee received emoluments of more than £60,000 during the year

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2020	4,145	3,543	9,184	16,872
At 31 March 2021	4,145	3,543	9,184	16,872
Depreciation				
At 1 April 2020	3,527	3,543	9,184	16,254
Charge for the year	207	-	-	207
At 31 March 2021	3,734	3,543	9,184	16,461
Net book value				
At 31 March 2021	411	-	-	411
At 31 March 2020	618	-	-	618

9 Debtors

	2021 £	2020 £
Other debtors	10,432	3,513

10 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals	1,200	1,250

11 Debtors - Income generation and enterprise scheme

The figure for debtors includes revolving loan schemes in Mali for women's income generation and for cattle fodder. These schemes are currently administered by the charity and no capital amounts have been released or written off. Therefore, the debtors figure includes all sums lent to date.

	31 March 2021 £
Women's Income Generation Scheme	
Balance brought forward and carried forward	52,925

	31 March 2021 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	38,052

12 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General				
Unrestricted Income Fund	159,480	230,058	(279,524)	110,014
Total unrestricted funds	159,480	230,058	(279,524)	110,014
Restricted funds				
Maternal health	-	1,760	-	1,760
Environmental work and beekeeping	3,403	70,221	(31,224)	42,400
Total restricted funds	3,403	71,981	(31,224)	44,160
Total funds	162,883	302,039	(310,748)	154,174

	Balance at 1 January 2019 £	Incoming resources £	Resources expended £	Balance at 31 March 2020 £
Unrestricted funds				
General	146,892	280,322	(267,734)	159,480
Restricted funds	5,237	37,378	(39,212)	3,403
Total funds	152,129	317,700	(306,946)	162,883

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	411	-	411
Current assets	110,803	44,160	154,963
Current liabilities	(1,200)	-	(1,200)
Total net assets	110,014	44,160	154,174