



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 Koubia**

*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 Poudiougou, 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 *Vitellaria 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, Bongo**

*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 resilient 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.

### **Soumaïla Niangaly: Benéburo:**

*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 Kassogu **

*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 Karemb : 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	<u>14,388</u>
	<b>232,996</b>

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

## 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](mailto:info@jolibatrust.com) [www.jolibatrust.com](http://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**

## **Contents**

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
Notes to the Financial Statements	8 to 15

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 Joliba Trust**

### **Trustees' Report (continued)**

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 £
<b>Income and Endowments from:</b>				
Donations and legacies		226,365	9,310	235,675
Total income		226,365	9,310	235,675
<b>Expenditure on:</b>				
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)
<b>Reconciliation of funds</b>				
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 £
<b>Income and Endowments from:</b>				
Donations and legacies		230,058	71,981	302,039
Total income		230,058	71,981	302,039
<b>Expenditure on:</b>				
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)
<b>Reconciliation of funds</b>				
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 notes on pages 8 to 15 form an integral part of these financial statements.

**The Joliba Trust**  
**(Registration number: 1059919)**  
**Balance Sheet as at 31 March 2022**

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

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

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

The notes on pages 8 to 15 form an integral part of these financial statements.

# **The Joliba Trust**

## **Notes to the Financial Statements for the Year Ended 31 March 2022**

### **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.

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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.

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### ***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**

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
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
<b>Total for 2022</b>	<u>226,365</u>	<u>9,310</u>	<u>235,675</u>
<b>Total for 2021</b>	<u>230,058</u>	<u>71,981</u>	<u>302,039</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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, Fundraising and Accounts	28,747	28,747	33,168
	<u>241,425</u>	<u>241,425</u>	<u>310,160</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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
	<u>28,747</u>	<u>28,747</u>	<u>33,168</u>
	<u>28,747</u>	<u>28,747</u>	<u>33,168</u>
		<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Allocated support costs		<u>28,747</u>	<u>28,747</u>
<b>Total for 2022</b>		<u>28,747</u>	<u>28,747</u>
<b>Total for 2021</b>		<u>33,168</u>	<u>33,168</u>

#### 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	<u>(12)</u>	<u>588</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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
	<u>13</u>	<u>13</u>

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 £
<b>Cost</b>				
At 1 April 2021	4,145	3,543	9,184	16,872
At 31 March 2022	4,145	3,543	9,184	16,872
<b>Depreciation</b>				
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
<b>Net book value</b>				
At 31 March 2022	204	-	-	204
At 31 March 2021	411	-	-	411

#### 9 Debtors

	2022 £	2021 £
Other debtors	<u>9,253</u>	<u>10,432</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 10 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	<u>1,200</u>	<u>1,200</u>

#### 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	<u>52,925</u>

	2022 £
Cattle Fodder Scheme	
Balance brought forward and carried forward	<u>38,052</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 12 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted Income Fund	110,014	226,365	(241,413)	94,966
<b>Total unrestricted funds</b>	<u>110,014</u>	<u>226,365</u>	<u>(241,413)</u>	<u>94,966</u>
<b>Restricted funds</b>				
Maternal health	1,760	-	-	1,760
Environmental work and beekeeping	<u>42,400</u>	<u>9,310</u>	<u>-</u>	<u>51,710</u>
<b>Total restricted funds</b>	<u>44,160</u>	<u>9,310</u>	<u>-</u>	<u>53,470</u>
<b>Total funds</b>	<u><u>154,174</u></u>	<u><u>235,675</u></u>	<u><u>(241,413)</u></u>	<u><u>148,436</u></u>
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
<b>Unrestricted funds</b>				
General	159,480	230,058	(279,524)	110,014
<b>Restricted funds</b>	<u>3,403</u>	<u>71,981</u>	<u>(31,224)</u>	<u>44,160</u>
<b>Total funds</b>	<u><u>162,883</u></u>	<u><u>302,039</u></u>	<u><u>(310,748)</u></u>	<u><u>154,174</u></u>

#### 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	<u>(1,200)</u>	<u>-</u>	<u>(1,200)</u>
<b>Total net assets</b>	<u><u>94,966</u></u>	<u><u>53,470</u></u>	<u><u>148,436</u></u>

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**

## **Contents**

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
Notes to the Financial Statements	8 to 15

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 Joliba Trust**

### **Trustees' Report (continued)**

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 £
<b>Income and Endowments from:</b>				
Donations and legacies		226,365	9,310	235,675
Total income		226,365	9,310	235,675
<b>Expenditure on:</b>				
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)
<b>Reconciliation of funds</b>				
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 £
<b>Income and Endowments from:</b>				
Donations and legacies		230,058	71,981	302,039
Total income		230,058	71,981	302,039
<b>Expenditure on:</b>				
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)
<b>Reconciliation of funds</b>				
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 notes on pages 8 to 15 form an integral part of these financial statements.

**The Joliba Trust**  
**(Registration number: 1059919)**  
**Balance Sheet as at 31 March 2022**

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

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

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

The notes on pages 8 to 15 form an integral part of these financial statements.

# **The Joliba Trust**

## **Notes to the Financial Statements for the Year Ended 31 March 2022**

### **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.

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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.

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### ***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**

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
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
<b>Total for 2022</b>	<u>226,365</u>	<u>9,310</u>	<u>235,675</u>
<b>Total for 2021</b>	<u>230,058</u>	<u>71,981</u>	<u>302,039</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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, Fundraising and Accounts	28,747	28,747	33,168
	<u>241,425</u>	<u>241,425</u>	<u>310,160</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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
	<u>28,747</u>	<u>28,747</u>	<u>33,168</u>
	<u>28,747</u>	<u>28,747</u>	<u>33,168</u>
		<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Allocated support costs		<u>28,747</u>	<u>28,747</u>
<b>Total for 2022</b>		<u>28,747</u>	<u>28,747</u>
<b>Total for 2021</b>		<u>33,168</u>	<u>33,168</u>

#### 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	<u>(12)</u>	<u>588</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 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 £
<b>Cost</b>				
At 1 April 2021	4,145	3,543	9,184	16,872
At 31 March 2022	4,145	3,543	9,184	16,872
<b>Depreciation</b>				
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
<b>Net book value</b>				
At 31 March 2022	204	-	-	204
At 31 March 2021	411	-	-	411

#### 9 Debtors

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

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 10 Creditors: amounts falling due within one year

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accruals	<u>1,200</u>	<u>1,200</u>

#### 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.

	<b>2022</b>
	<b>£</b>
Women's Income Generation Scheme	
Balance brought forward and carried forward	<u>52,925</u>

	<b>2022</b>
	<b>£</b>
Cattle Fodder Scheme	
Balance brought forward and carried forward	<u>38,052</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2022 (continued)

#### 12 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted Income Fund	110,014	226,365	(241,413)	94,966
<b>Total unrestricted funds</b>	110,014	226,365	(241,413)	94,966
<b>Restricted funds</b>				
Maternal health	1,760	-	-	1,760
Environmental work and beekeeping	42,400	9,310	-	51,710
<b>Total restricted funds</b>	44,160	9,310	-	53,470
<b>Total funds</b>	154,174	235,675	(241,413)	148,436
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
<b>Unrestricted funds</b>				
General	159,480	230,058	(279,524)	110,014
<b>Restricted funds</b>	3,403	71,981	(31,224)	44,160
<b>Total funds</b>	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)
<b>Total net assets</b>	94,966	53,470	148,436