

# Joliba

working to restore livelihoods



## JOLIBA TRUST

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.

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.



## Joliba Trust

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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 foot-paths.

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 Idieli 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 baobab 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.*



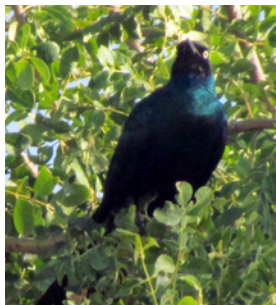
### **Boureima Niangala: Djimdéma**

*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.*

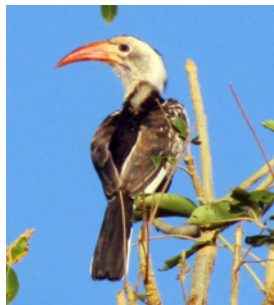
## Birds seen in the rewilding area November 2024



 **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 kernels.


## 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, Kédougou, Derou-na, Pomorododiu-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, Bondou-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/a056900002TPTUVA5?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

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](http://www.jolibatrust.org.uk)

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**Registered Charity 1059919**

**BANK DETAILS:**

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

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**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

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# 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.

## **The Joliba Trust**

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

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

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

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

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 £
<b>Cash flows from operating activities</b>			
Net cash income		178,976	2,753
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation		-	204
		178,976	2,957
<b>Working capital adjustments</b>			
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.

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

# **The Joliba Trust**

## **Notes to the Financial Statements for the Year Ended 31 March 2024**

### **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.

## **The Joliba Trust**

### **Notes to the Financial Statements for the Year Ended 31 March 2024 (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:

<b>Asset class</b>	<b>Depreciation method and rate</b>
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.

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (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	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
<b>Total for 2024</b>	<u>458,427</u>	<u>70,904</u>	<u>529,331</u>
<b>Total for 2023</b>	<u>240,594</u>	<u>15,775</u>	<u>256,369</u>

#### **3 Investment income**

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

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 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, Fundraising and Accounts	30,823	-	30,823	26,687
	<u>230,041</u>	<u>122,557</u>	<u>352,598</u>	<u>252,302</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 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
	<u>30,823</u>	<u>30,823</u>	<u>26,687</u>
	<u>30,823</u>	<u>30,823</u>	<u>26,687</u>
		<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Allocated support costs		<u>30,823</u>	<u>30,823</u>
<b>Total for 2024</b>		<u>30,823</u>	<u>30,823</u>
<b>Total for 2023</b>		<u>26,687</u>	<u>26,687</u>

#### 6 Net incoming/outgoing resources

Net incoming resources for the year include:

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

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 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:

	<b>2024</b> <b>No</b>	<b>2023</b> <b>No</b>
Charitable activities	12	12
UK support staff	2	1
	<u>14</u>	<u>13</u>

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

	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
Other debtors	<u>6,109</u>	<u>9,508</u>

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

	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
Accruals	<u>1,250</u>	<u>1,200</u>

## **The Joliba Trust**

### **Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)**

#### **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>2024 £</b>
Women's Income Generation Scheme	
Balance brought forward and carried forward	52,961
Added to the fund during the year	<u>4,835</u>
Balance carried forward	<u><u>57,796</u></u>
	<b>2024 £</b>
Cattle Fodder Scheme	
Balance brought forward and carried forward	<u><u>38,052</u></u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 12 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted Income Fund	81,944	459,769	(229,140)	312,573
<b>Total unrestricted funds</b>	<u>81,944</u>	<u>459,769</u>	<u>(229,140)</u>	<u>312,573</u>
<b>Restricted funds</b>				
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)	-
<b>Total restricted funds</b>	<u>69,245</u>	<u>70,904</u>	<u>(122,557)</u>	<u>17,592</u>
<b>Total funds</b>	<u>151,189</u>	<u>530,673</u>	<u>(351,697)</u>	<u>330,165</u>
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
<b>Unrestricted funds</b>				
General	94,966	240,696	(253,718)	81,944
<b>Restricted funds</b>	<u>53,470</u>	<u>15,775</u>	<u>-</u>	<u>69,245</u>
<b>Total funds</b>	<u>148,436</u>	<u>256,471</u>	<u>(253,718)</u>	<u>151,189</u>

#### 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)
<b>Total net assets</b>	<u>312,573</u>	<u>17,592</u>	<u>330,165</u>

#### 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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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.

## **The Joliba Trust**

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

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

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

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

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 £
<b>Cash flows from operating activities</b>			
Net cash income		178,976	2,753
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation		-	204
		178,976	2,957
<b>Working capital adjustments</b>			
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.

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

# **The Joliba Trust**

## **Notes to the Financial Statements for the Year Ended 31 March 2024**

### **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.

## **The Joliba Trust**

### **Notes to the Financial Statements for the Year Ended 31 March 2024 (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:

<b>Asset class</b>	<b>Depreciation method and rate</b>
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.

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (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	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
<b>Total for 2024</b>	<u>458,427</u>	<u>70,904</u>	<u>529,331</u>
<b>Total for 2023</b>	<u>240,594</u>	<u>15,775</u>	<u>256,369</u>

#### **3 Investment income**

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

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 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, Fundraising and Accounts	30,823	-	30,823	26,687
	<u>230,041</u>	<u>122,557</u>	<u>352,598</u>	<u>252,302</u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 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
	<u>30,823</u>	<u>30,823</u>	<u>26,687</u>
	<u>30,823</u>	<u>30,823</u>	<u>26,687</u>
		<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Allocated support costs		<u>30,823</u>	<u>30,823</u>
<b>Total for 2024</b>		<u>30,823</u>	<u>30,823</u>
<b>Total for 2023</b>		<u>26,687</u>	<u>26,687</u>

#### 6 Net incoming/outgoing resources

Net incoming resources for the year include:

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

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 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:

	<b>2024</b> <b>No</b>	<b>2023</b> <b>No</b>
Charitable activities	12	12
UK support staff	2	1
	<u>14</u>	<u>13</u>

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

	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
Other debtors	<u>6,109</u>	<u>9,508</u>

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

	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
Accruals	<u>1,250</u>	<u>1,200</u>

## **The Joliba Trust**

### **Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)**

#### **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>2024 £</b>
Women's Income Generation Scheme	
Balance brought forward and carried forward	52,961
Added to the fund during the year	<u>4,835</u>
Balance carried forward	<u><u>57,796</u></u>
	<b>2024 £</b>
Cattle Fodder Scheme	
Balance brought forward and carried forward	<u><u>38,052</u></u>

## The Joliba Trust

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 12 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>				
<i>General</i>				
Unrestricted Income Fund	81,944	459,769	(229,140)	312,573
<b>Total unrestricted funds</b>	<u>81,944</u>	<u>459,769</u>	<u>(229,140)</u>	<u>312,573</u>
<b>Restricted funds</b>				
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)	-
<b>Total restricted funds</b>	<u>69,245</u>	<u>70,904</u>	<u>(122,557)</u>	<u>17,592</u>
<b>Total funds</b>	<u>151,189</u>	<u>530,673</u>	<u>(351,697)</u>	<u>330,165</u>
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
<b>Unrestricted funds</b>				
General	94,966	240,696	(253,718)	81,944
<b>Restricted funds</b>	<u>53,470</u>	<u>15,775</u>	<u>-</u>	<u>69,245</u>
<b>Total funds</b>	<u>148,436</u>	<u>256,471</u>	<u>(253,718)</u>	<u>151,189</u>

#### 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)
<b>Total net assets</b>	<u>312,573</u>	<u>17,592</u>	<u>330,165</u>

#### 14 Related party transactions

There were no related party transactions in the year.