



Joliba ₣
working to restore livelihoods

INTRODUCTION

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

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

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

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



Joliba Trust

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Tel: 01647 432018 • Email: info@jolibatrust.com • www.jolibatrust.org.uk • Registered Charity 1059919

Trustees: Deborah Hutchinson (Chair), Melroy Mukwaya, Trudie Onyechi, Richard Savage (BA Oxon),

Caroline Hart (Founder and Co-ordinator), Dr Polly Richards • Patrons: Jon Snow, Caroline Lucas MP, Satish Kumar



ACHIEVEMENTS THIS YEAR

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

2025

IMPROVING CROP YIELDS

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

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

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

Stone barriers

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



Sekou Seyba: Somole

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



Oumou Tapily

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

**Rhoda Saye**

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

**Mamadou Komégou**

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

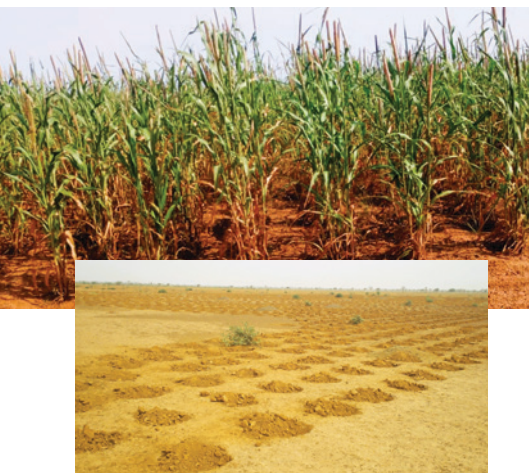


Stone barriers built along the natural contours of land control soil erosion.

The barriers slow water run-off and trap sediment and topsoil to form fertile plots.

Making the desert bloom

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




 Millet growing in zai pits

Making compost and improving soil


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

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

Mamadou Togo: Balaguina

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

Issa Guindo

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


**Daouda Guindo: Anakaga**

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




 Compost applied to a field.



 Adding animal dung to compost.

Organic fertilisers

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


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



Earlier harvesting seeds

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


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

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



TREES FOR LIFE



 **Trees improve crop yields.**



Boureima Guindo: Bereli

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

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

Assisting Tree Regeneration to improve Agriculture

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

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

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

**Sara Togo: Koporo-pen**

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

**Adama Niangaly**

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

Tree planting

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




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

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



 Cashew fruit harvest.



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

**Awa Coulibaly**

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

**Aboubacar Kone**


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



Aboubacar Kone in his Papaya orchard.

DUNE STABILISATION



 Dunes forming beside fertile land.

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




Mamadou Komakan

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

**Ali Guindo: Ende**

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



 Planting sand dunes with Euphorbia cuttings.

Livestock-raising




 Training in making high-nutrition mineral licks for livestock.

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

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



 Fodder crop.

WATER PROVISION

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



 The new well at Amamourou.

The area in which we work in Central Mali is suffering from a water shortage emergency. Over half the population – 60% of people - relies on a traditional earth-dug well for their water supply and these are dangerous and unhygienic. With far more

violent monsoon rains, the earth wells are collapsing. It is no longer possible to dig earth wells in sandier soil and the water table has fallen, so people are left with nothing.



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

- This area is in a desperate need of water and alternatives to earth-dug wells are urgently needed. Modern concrete wells are a fraction of the price, so can reach a fourfold number of people more quickly.
- Modern wells are what women in this area want. They allow a group of women to draw water at the same time, which saves queuing for many hours at a tap point for water.
- Modern wells are much more durable than the alternatives, lasting for many decades with few maintenance costs. More sophisticated water systems usually break down within a year or two and villages may not have sufficient money or expertise to repair them.

We do also repair water towers, boreholes and pumps.

Fatoumata Tapily

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

“ **Yapema Djiguiba: Douro-Nâ**

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

🌸 Thank you for the well.



“ **Yatime Togo**

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

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

BIRTH ATTENDANT TRAINING



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



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



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

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

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

INCOME GENERATION

Revolving credit

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



Sabine Saye

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




Adding value to harvests

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

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



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



 Cheese-making

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




 Celebrating the food processing training in Yorosso

Market gardening




 The women's vegetable gardens in Idieli Gotanga.

 **Mary Dougnon**

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


 **Kadiatou Sylla**

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


Liquid fertiliser

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

 **Suzanne Guindo**

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

 **Hawa Onron: Idiely**

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

Income generation for displaced people



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

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



 Training in tailoring and provision of equipment.



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

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

THANK YOU

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

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

ACCOUNTS TO 5 APRIL 2025

INCOME £ 257,505

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

EXPENDITURE £ 387,544

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

DONATIONS



£6.14

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



£7

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



£10

can plant 110 trees from a nursery



£75

can plant 100 grafted fruit trees



£12.50

can buy a locally-made beehive



£195

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



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





Joliba Trust
www.jolibatrust.org.uk

DONATIONS

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

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

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

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

PATRONS: Jon Snow, Caroline Lucas, Satish Kumar

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

Registered Charity 1059919

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The Joliba Trust

Annual Report and Financial Statements
for the Year Ended 31 March 2025

The Joliba Trust

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

The Joliba Trust

Trustees' Report

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

Trustees

Mrs D Hutchinson

Mrs C C D Hart

Mr M Mukwaya

Ms T L Onyechi

Dr P Richards

Mr R Savage BA (Oxon)

Objectives and activities

Public benefit

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

Financial review

Policy on reserves

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

Structure, governance and management

Nature of governing document

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

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

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 23 December 2025 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

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

Mrs C C D Hart
Trustee

The Joliba Trust

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Mr Christopher Paul Bird FCA
Forum Chartered Accountants
ICAEW

44 Drake Avenue
Teignmouth
Devon
TQ14 9NA

23 December 2025

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2025

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

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		419,315	110,016	529,331
Investment income	3	<u>1,342</u>	<u>-</u>	<u>1,342</u>
Total income		<u>420,657</u>	<u>110,016</u>	<u>530,673</u>
Expenditure on:				
Charitable activities		(190,929)	(161,669)	(352,598)
Other expenditure		<u>901</u>	<u>-</u>	<u>901</u>
Total expenditure		<u>(190,028)</u>	<u>(161,669)</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
Reconciliation of funds				
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>

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

The funds breakdown for 2024 is shown in note 12.

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

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

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

Mrs C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2025

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

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 2025

1 Accounting policies

Statement of compliance

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

Basis of preparation

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

Going concern

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

Income and endowments

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

Donations and legacies

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

Investment income

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

Expenditure

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

Charitable activities

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

Governance costs

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

The Joliba Trust

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

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

3 Investment income

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

The Joliba Trust

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

4 Expenditure on charitable activities

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

The Joliba Trust

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

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

	2025 £	2024 £
Net (outgoing)/incoming resources for the year include:		
(Profit)/loss on foreign currency	<u>823</u>	<u>(901)</u>

The Joliba Trust

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

	2025 No	2024 No
Charitable activities	14	12
UK support staff	2	2
	<u>16</u>	<u>14</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

	2025 £	2024 £
Other debtors	<u>8,017</u>	<u>6,109</u>

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	<u>1,250</u>	<u>1,250</u>

The Joliba Trust

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

	2025 £
Women's Income Generation Scheme	
Balance brought forward	57,796
Added to the fund during the year	<u>340</u>
Balance carried forward	<u><u>58,136</u></u>
	2025 £
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 2025 (continued)

12 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
<i>General</i>				
Unrestricted Income Fund	312,573	93,129	(202,557)	203,145
Total unrestricted funds	<u>312,573</u>	<u>93,129</u>	<u>(202,557)</u>	<u>203,145</u>
Restricted funds				
Maternal health	15,832	-	(12,734)	3,098
Environmental work and beekeeping	1,760	58,250	(58,962)	1,048
Well building	-	113,291	(113,291)	-
Total restricted funds	<u>17,592</u>	<u>171,541</u>	<u>(184,987)</u>	<u>4,146</u>
Total funds	<u>330,165</u>	<u>264,670</u>	<u>(387,544)</u>	<u>207,291</u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	81,944	420,657	(190,028)	312,573
Restricted funds	<u>69,245</u>	<u>110,016</u>	<u>(161,669)</u>	<u>17,592</u>
Total funds	<u>151,189</u>	<u>530,673</u>	<u>(351,697)</u>	<u>330,165</u>

13 Analysis of net assets between funds

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

The Joliba Trust

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Cash Flow Statement	8
Notes to the Financial Statements	9 to 16

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

The Joliba Trust

Trustees' Report

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

Trustees

Mrs D Hutchinson

Mrs C C D Hart

Mr M Mukwaya

Ms T L Onyechi

Dr P Richards

Mr R Savage BA (Oxon)

Objectives and activities

Public benefit

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

Financial review

Policy on reserves

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

Structure, governance and management

Nature of governing document

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

Recruitment and appointment of trustees

The Charity trustees are appointed by the Board of trustees.

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 23 December 2025 and signed on its behalf by:

Mrs C C D Hart
Trustee

The Joliba Trust

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

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

Mrs C C D Hart
Trustee

The Joliba Trust

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Mr Christopher Paul Bird FCA
Forum Chartered Accountants
ICAEW

44 Drake Avenue
Teignmouth
Devon
TQ14 9NA

23 December 2025

The Joliba Trust

Statement of Financial Activities for the Year Ended 31 March 2025

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

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		419,315	110,016	529,331
Investment income	3	<u>1,342</u>	<u>-</u>	<u>1,342</u>
Total income		<u>420,657</u>	<u>110,016</u>	<u>530,673</u>
Expenditure on:				
Charitable activities		(190,929)	(161,669)	(352,598)
Other expenditure		<u>901</u>	<u>-</u>	<u>901</u>
Total expenditure		<u>(190,028)</u>	<u>(161,669)</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
Reconciliation of funds				
Total funds brought forward		<u>81,944</u>	<u>69,245</u>	<u>151,189</u>
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All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 12.

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

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

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

Mrs C C D Hart
Trustee

The Joliba Trust

Cash Flow Statement for the Year Ended 31 March 2025

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

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Governance costs

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The Joliba Trust

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

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The Joliba Trust

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

Recognition and measurement

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

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Total for 2024	<u>419,315</u>	<u>110,016</u>	<u>529,331</u>

3 Investment income

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

The Joliba Trust

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

4 Expenditure on charitable activities

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

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Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

5 Analysis of governance and support costs

UK Support Costs, Fundraising and Accounts

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

	2025 £	2024 £
Net (outgoing)/incoming resources for the year include:		
(Profit)/loss on foreign currency	<u>823</u>	<u>(901)</u>

The Joliba Trust

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

	2025 No	2024 No
Charitable activities	14	12
UK support staff	2	2
	<u>16</u>	<u>14</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

	2025 £	2024 £
Other debtors	<u>8,017</u>	<u>6,109</u>

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	<u>1,250</u>	<u>1,250</u>

The Joliba Trust

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

	2025 £
Women's Income Generation Scheme	
Balance brought forward	57,796
Added to the fund during the year	<u>340</u>
Balance carried forward	<u><u>58,136</u></u>
	2025 £
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 2025 (continued)

12 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
<i>General</i>				
Unrestricted Income Fund	312,573	93,129	(202,557)	203,145
Total unrestricted funds	<u>312,573</u>	<u>93,129</u>	<u>(202,557)</u>	<u>203,145</u>
Restricted funds				
Maternal health	15,832	-	(12,734)	3,098
Environmental work and beekeeping	1,760	58,250	(58,962)	1,048
Well building	-	113,291	(113,291)	-
Total restricted funds	<u>17,592</u>	<u>171,541</u>	<u>(184,987)</u>	<u>4,146</u>
Total funds	<u>330,165</u>	<u>264,670</u>	<u>(387,544)</u>	<u>207,291</u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	81,944	420,657	(190,028)	312,573
Restricted funds	<u>69,245</u>	<u>110,016</u>	<u>(161,669)</u>	<u>17,592</u>
Total funds	<u>151,189</u>	<u>530,673</u>	<u>(351,697)</u>	<u>330,165</u>

13 Analysis of net assets between funds

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

14 Related party transactions

There were no related party transactions in the year.