

PAMOJA

England & Wales - Charity number 1085466

Details

Status Registered

Legal form Other

Registered 2001-03-09

Register [View on the Charity Commission register](#)

Contact

Address 70 Meon Crescent
Chandler's Ford
Eastleigh
SO53 2PB

Phone 07779974473

Email info@pamojacharity.org

Website www.pamojacharity.org

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN RELIGION, THE RELIEF OF POVERTY AND THE ADVANCEMENT OF EDUCATION IN ACCORDANCE WITH THE PRINCIPLES OF THE EVANGELICAL CHRISTIAN CHURCH IN AFRICA

Activities: Pamoja works with Evangelical Christians in Africa to help meet the physical and spiritual needs of local communities. It seeks to do this by encouraging and supporting Christians to proclaim the good news of Jesus Christ, by running educational sponsorship schemes, by providing emergency relief, financial and other practical support for widows and orphans and basic health care initiatives.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People

Geography

- **Area of benefit:** AFRICA
- Kenya
- Hampshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£168,196	£189,211	-	-
2023-12-31	£169,687	£181,214	-	-
2022-12-31	£175,422	£182,756	-	-
2021-12-31	£203,747	£197,151	-	-
2020-12-31	£194,398	£137,698	-	-

Trustees

Name	Role	Appointed
Sheena GRIFFIN	Chair	2000-10-19
Richard Stannard		2020-11-16
TIMOTHY JOHN FREDERICK GRIFFIN		

PAMOJA

England & Wales - Charity number 1085466

Accounts



PAMOJA UK

Pamoja UK

**Trustees' Annual Report, Independent Examiner's
Report and Financial Statements
1st January 2024 to 31st December 2024**

REGISTERED CHARITY NO 1085466

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TRUSTEES' ANNUAL REPORT

The trustees present their annual report and financial statements of the charity for 1st January 2024 to 31st December 2024. These have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, and the Charities Act 2011.

Governing Document

Declaration of trust dated 19th October 2000 as amended by supplemental deed 25 January 2001

Trustees

<i>Tim Griffin</i>	Chair
<i>Richard Stannard</i>	Secretary
<i>Jo Hill</i>	Treasurer (retired 15.06.2024)
<i>Sheena Griffin</i>	Treasurer

Bankers

HSBC Bank PLC 3 Leigh Road Eastleigh SO50 9YW	Shawbrook Trust Lutea House Warley Hill Business Park The Drive Great Warley Brentwood Essex CM13 3BE
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Objectives

The objectives of Pamoja are the advancement of the Christian religion, the relief of poverty and the advancement of education in accordance with the principles of the Evangelical Christian church in Africa.

NOTE: the relief of poverty includes provision of health care and medical needs.

Statement of Public Benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and setting the grant making policy for the year.

Pamoja provides public benefit by:

1. communicating the Gospel of Jesus Christ both to those we serve in Africa and our communities in the UK
2. providing clothing, feeding and housing to those in poverty in Africa
3. providing access to education for Africans
4. providing access to medication in Africa
5. providing relief when there is a humanitarian crisis in Africa
6. involving people in the UK and elsewhere in helping others who are less fortunate

How We Work

Trustees

New trustees are appointed by existing trustees from time to time. Potential trustees must be sympathetic to the aims and objectives of the charity. There are no provisions regarding compulsory retirement of trustees. There must be a minimum of three trustees at any time, but there is no maximum number. Trustees normally meet every three months, but in any event, not less than twice a year.

Partnerships

During the year, Pamoja worked in partnership with Pamoja Development Projects (PDP) in Kenya. PDP is a registered non-governmental organisation (NGO) run by trustees who are born again Christians and who hold all the objectives of Pamoja. At all times there is at least one Pamoja trustee also acting as a trustee for PDP. Pamoja works very closely with those involved in PDP and the projects that PDP are involved in enable Pamoja to fulfil their aims and objectives.

Pamoja works in partnership with Blythswood Care based in Scotland (Scottish Charity Register SC021848). Blythswood Care contributions to Pamoja primarily support education and projects located at Magina.

Volunteers

Some Pamoja supporters volunteer to support the operation of Pamoja UK in roles like book-keeping, education coordination, newsletters, and other ad-hoc tasks. The support that these volunteers provide is essential for the charity to operate and is very much appreciated.

Agency Collections

Pamoja acts as an Agent for three charities or charitable trusts, to enable their contributions to be channelled to the specific area they wish to be involved in, in Kenya, each one of which has similar aims to Pamoja. The total received and distributed in 2024 was £4,760.12. These are separate to, and therefore not shown in, the Statement of Financial Activities.

Activities and Achievements

Pamoja has achieved the following during this period in relation to the charity's objectives:

1. Tim and Sheena Griffin, two of the trustees, visited the Pamoja Development Projects (PDP) in Kenya. Their visit was for 4 weeks during February. They were accompanied by Toby Griffin as a volunteer who was painting both at the Kware Care Centre and at the School in Magina. Tim and Sheena were able to visit the Health Clinic at Endau where they met Stephen the nurse and all the other staff. They also visited the Magina projects and met with Millicent and Eric who run the Care Centre at Magina and the primary school (Mier Pamoja Educational Centre). They stayed at the Kware Care Centre, just outside Nairobi, so were able to meet with Mildred who runs the Kware Care Centre and interact with the kids that live at the Centre. They also met with Robert who is also a PDP trustee. Robert had recently lost his wife. They met with several of the Pamoja alumni children and it was good to catch up with them. Most of them are active on the alumni whatsapp group.
2. Relief funds: Pamoja was able to encourage and support Christian Pastors in 5 different areas of Kenya (Magina, Yatta, Endau, Nairobi, Muthiga and beyond Kitui) by providing them funds for relief food to distribute to their church members and local community. These areas have had failed harvests for the past 3 years. We encouraged those giving out the relief funds to preach the good news of Jesus whilst distributing goods.
3. Caring for very needy children & orphans in Pamoja's two care centres at Kware and Magina. At the Kware centre we continue to care for 8 rescue children as well as 9 more permanent

children. These children are brought to the Centre through the police and Children's social services department. Sponsors for the Care Centre children pay for clothes, toiletries, food and all expenses outside of school. Their sponsorship money also pays for Centre staff wages and maintenance of the buildings. A new eco cooking stove was bought for the kitchen at the Kware Centre. Stone chippings were bought to raise the level of the ground at Kware to combat flooding issues on the compound.

4. Magina Care Centre. One new child came to live at the Magina Care Centre during 2024. The boundary fence has been replaced and there is a new front and back gate to increase security. The new dining-room is being well used.
5. Educational sponsorship schemes. Pamoja sponsored 137 children in education in 2024. The majority, 65, at primary school, 31 in Junior high school, 22 in secondary school, 10 in college and 9 at university. Some children are doing vocational training to allow them to be self-employed in the future as finding a job is very difficult in Kenya. Our university students are studying Teaching, Nursing, Engineering, Finance, Economics and Business Studies. School children are given a school uniform, a pair of school shoes and a PE kit. They are also given textbooks for school. Thank you to everyone that is helping our kids get an education.
6. Mier Pamoja Educational Centre: Pamoja continues to support the primary school in Magina by sponsoring 74 children to go to the school. 20 new children were added to the sponsorship programme at the beginning of 2024. Through Blythswood Care we were able to continue to provide a cooked school lunch at the school every day for both staff and pupils. Pamoja donated 6 laptops to the school. Gifts of money from Pamoja were used to buy textbooks, library books and other teaching resources for the school. Pamoja funded building a new dining room at the school with a tiled floor. The building is complete and being used but it still needs to be painted.
7. Sheena was the main speaker at the Ladies Conference day in Magina. Pamoja paid for tea and bread for lunch for all who attended. Sheena's topic of teaching was the reactions different people had to Jesus in the last week of his life - from John Chapter 12. One hundred ladies attended the event.
8. Pamoja UK funded the purchase of a piece of land in the Magina area so houses can be built for 3 young men who do not have family land to build on. We hope to fund the fencing and building of houses on the land in 2025. One of the young men is a former street boy. All 3 boys grew up at the Magina Care Centre.
9. Help was given to a project in Tala to support orphans and another project in Yatta where Pamoja helped with school fees for orphans.
10. Endau Health Clinic: Pamoja provides wages for the staff working at the clinic. The clinic employs a nurse, a nurse aid, a night guard, a groundsman and a cleaner. Most patients pay for treatment but the clinic gives free medication to those very needy from the local community. Pamoja sent extra money each month to cover "free" medication for those who could not afford it. The motorbike that was bought in 2021 is being used to provide a mobile clinic in two remote villages. Pamoja continues to support the expenses of these clinics (mainly paying rent for use of a building). Pamoja gave funds to complete the extension building and repairs to the main building. All that remains now is painting. The extension provides two separate rooms for patients to stay overnight.
11. Individual sponsors helped 7 alumni children either set up businesses or expand their existing businesses so that they can be self-employed as jobs are very difficult to find in Kenya at present.
12. A modest monetary gift was sent to all Kenyan Pamoja staff as a hardship allowance. Prices of food have continued to rise in Kenya over 2024.
13. One Alumni young man received 2 pairs of special built up shoes as he has one leg shorter than the other.
14. Pamoja is now supporting one boy - James - to attend bible college.

15. Pamoja provided the sponsored children and their families with a Christmas gift of money. This gift is supplied by the sponsors and passed on to the children.
16. A gift of £1000 was sent out to Pastor David in the Yatta region of Kenya. There was terrible flooding in Yatta and 4 families needed help to rebuild or repair their houses after the flooding.
17. Pastor Paul asked for help to dig a well in his church area beyond Kitui. It is a very poor, dry rural area. Well digging started in 2024 and will be completed in 2025. Pamoja paid for a church day out for Paul's congregations - this enabled several churches to come together for a day of fellowship and teaching.
18. Unfortunately Millicent, who works with our linked NGO Pamoja Development Projects (PDP), was scammed via Facebook messenger and sent money to a scammer. After Sheena had left the Magina area in Feb 2024, Millicent received a message from "sheena" on messenger asking her to send 100,000 Ksh (about £625 at the time) to a pastor Mark who was undertaking a house build for a widow. This message had Sheena's photo and used information very commonly discussed with Millicent. Millicent sent 70,000 Ksh of PDP money and 30,000 Ksh of her own funds to this Pastor Mark. Millicent realised she had been scammed almost immediately. She tried to reverse the action but could not. She reported the incident to the police. By this time the number/account she sent the money to had been closed down. This money was never recovered. Pamoja UK reimbursed this money. Millicent knows Sheena will never contact her on messenger.
19. Sheena Griffin and Sue Stannard had to make an emergency visit to Kenya at the end of October. Sue stayed for 2 weeks and Sheena stayed till end of November. Mildred, who works with our linked NGO Pamoja Development Projects (PDP), at the Kware Care Centre became unwell. Bills and wages had not been paid at the end of September and through all of October. Some misappropriation of funds and mis-management at the Kware Care Centre meant that Mildred resigned from her post as Matron at the Centre and administrator of Pamoja Development Projects. Pamoja UK informed its supporters of these happenings via mailchimp newsletters in November, and by explaining these events while talking at various different church groups/meetings. Mildred had been working at the Kware Care Centre for 12 years. It transpires that Mildred misappropriated about 1.4 million Ksh (£7,898). New procedures are now in place to better protect PDP funds. A new administrator has been appointed. There are 3 signatories for the PDP bank accounts. Separate mpesa (money accounts using mobile phones) accounts are held for different projects and administered by different people, with monthly mpesa statements viewed by Sheena Griffin (treasurer PDP). Monthly accounts are to be kept more up to date according to the policy. It transpired that Mildred had failed to pay pension payments for all employees for the whole of 2023 and 2024. This resulted in a fine equivalent to £625. The deficit in funds caused by these losses will be covered by extra giving from the Pamoja UK trustees and others for this specific purpose. The usual gifts given to Pamoja will not be used to cover these losses.

Financial Review

Funds

Over the years funds have been set up for projects where donors expressed specific uses for their gifts. As this became more complicated it was agreed to curtail these and ask donors to give to general funds so that funding for the projects, together with emerging needs, could be met.

Existing Restricted funds are being used up and closed, or kept open until deemed no longer necessary. Two further restricted funds were closed during 2024.

Future projects will be funded from the general funds with daughter funds - designated by the trustees - to be used to help monitor spending. Where a non-binding preference is expressed by

a donor, other than the areas covered by the designated funds, these are monitored as part of the unrestricted funds.

Income

Overall income was £168,196 which was £1,493 less than the previous year.

Expenditure

Overall expenditure was £189,083, an increase of £7,869 on 2023. This expenditure reflects the intentionally higher expenditure than pre-covid spending, mainly due to the greater need for relief funding.

The total UK spend on support costs of £3,371 was 1.79% of total expenditure.

Balance

The funds of the charity stand at £74,329 on the 31st December 2024.

Reserves Policy

The Trustees have determined that the charity shall retain a reserve of at least £10,000 unrestricted funds to allow for variation in cash flow and unexpected events, and to cover redundancy pay for workers in Kenya should the charity close. In line with Charity Commission guidance it was also agreed that, if possible, to keep a balance equal to half the yearly support needed for the Pamoja projects so that, should we have to close, the ongoing projects will have funding enough to wind down carefully. For 2024 this is around £50,000. There are no plans or expectation that the charity will close.

Future Plans

The charity will continue with (but is not limited to) the following activities:

1. Education sponsorships including Primary school, Junior Secondary School, Form school and university/vocational scholarships
2. Encouraging those who have benefitted from the Pamoja project to be involved
3. Development of the Magina school. In 2024 we built the new school dining room which was anticipated to happen in 2023. In 2025 we plan to tile at least one veranda adjacent to the classrooms at the school and tile a further two classrooms.
4. Supporting the care centres at Kware and Magina. We plan to finish painting the roofs, dorms and other rooms at the Magina Care Centre, both inside and out. The Kware Care Centre needs a new kitchen and the present dining-room extended as the children are getting older and bigger!
5. Remote area south of Garissa where Paul Kimami is pastor - we are in the process of digging a well for the local community
6. Relief as needed
7. Add new children to the sponsorship programme to go to the school in Magina

Chair of Trustees Declaration

On behalf of the UK Trustees, I certify the statements made in this document are complete and correct, giving an accurate view of the charity.



Tim Griffin
Chair of Trustees

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

INDEPENDENT EXAMINER'S REPORT

Registered Charity No. 1085466

I report on the financial statements of Pamoja for the year from 1 January 2024 and ended 31 December 2024, which are set out on pages 9 to 13.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently the report is limited to those matters set out in the statement below.

Independent Examiner's Declaration

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records

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.



Michael Harris MIAB
Independent Examiner

18a Church Road
Bishopstoke
Eastleigh
SO50 6BH

FINANCIAL STATEMENTS

Statement of Financial Activities

	Unres. funds	Restr. funds	2024 Total	2023 Total	Note
Incoming resources					
Incoming resources from generated funds					
Voluntary income	155,119	12,000	167,119	168,737	
Investment income	1,077	-	1,077	953	
Total incoming resources	156,196	12,000	168,196	169,690	
Resources used					
Charitable activities	163,796	14,017	177,814	177,996	
Other resources used	2,659	840	3,498	3,219	
Linked NGO losses from theft of fraud	7,898		7,898		
Total resources used	174,353	14,857	189,211	181,215	
Net incoming / outgoing resources before transfer	(18,158)	(2,857)	(21,015)	(11,525)	
Transfers					
Gross transfers between funds – in	23,336	-	23,336	10,244	
Gross transfers between funds – out	(21,111)	(2,225)	(23,336)	(10,244)	
Net incoming / outgoing before other gains / losses	(15,933)	(5,083)	(21,015)	(11,525)	A
Other recognised gains / losses	-	-	-	-	
Net movement in funds	(15,933)	(5,083)	(21,015)	(11,525)	
Reconciliation of funds					
Total funds brought forward	90,262	5,083	95,345	106,869	
Total funds carried forward	74,330	-	74,330	95,345	

Pamoja does not undertake activities for generating funds (trading).

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented.

Balance Sheet as at 31st December 2024

	2024 Total £	2023 Prior total £	Notes
Fixed assets			
Tangible assets	—	—	
Current assets			
Debtors, tax rebate due	5,094	4,220	
Cash at bank and in hand	69,235	91,124	
	<u>74,329</u>	<u>95,344</u>	B
Current Liabilities			
Creditors: Amounts after more than one year	-	-	
Agency Collections	-	-	
	<u>-</u>	<u>-</u>	C
Net current assets less total liabilities	74,329	95,344	
Total assets less current liabilities	74,329	95,344	
Total net assets less liabilities	74,329	95,344	
Represented by			
Unrestricted	60,655	86,139	
Designated	13,675	11,320	
Restricted	-	9,410	
Funds of the charity	<u>74,329</u>	<u>95,344</u>	

Treasurer's Declaration

The financial statements were approved by the trustees on 17 Oct 2025 and were signed on their behalf by:



Sheena Griffin
Treasurer

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

Notes to the Accounts

The initial notes in this section apply to this entire document. The notes that are prefixed with a letter of the alphabet relate to the statement of financial activities (SOFA) and the balance sheet.

1: Policies

Accounting convention

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts, and in accordance with applicable UK accounting standards.

Income

All income is accounted for on a received basis except for income tax refunds and exceptional items. All interest is normally paid into the unrestricted general fund.

Expenditure

Expenditure is accounted for on a paid basis and has been analysed between:

1. Costs of generating funds. Pamoja does not undertake activities for generating funds (trading).
2. Charitable activities. This category includes all expenditure on activities in furtherance of the charity's objects, including all expenditure on costs incurred in support of the charitable activities undertaken by the charity.
3. Support costs. This category includes all expenditure on the management and administration of the charity.
4. Losses from theft or fraud. This category includes any exceptional losses being disclosed in the accounts.

Funds

In 2024 the charity made use of the following funds:

1. Unrestricted funds.
 - a. General funds that are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the Charity and which have not been designated for other purposes.
2. Designated Funds.

Unrestricted funds are allocated to these funds by the trustees for monitoring purposes (including where a preference has been expressed, but not a restriction, by the donor) They will be used for the purposes described against each fund unless there is no further need. The funds comprise:

 - a. Alternative Gifts fund – Used to buy alternative gifts such as medicines for the clinic, household items or chickens and sheep for supported causes.
 - b. Education fund – used to pay for
 - i. children to go to school
 - ii. uniforms;
 - iii. education co-ordination in Kenya;
 - iv. medical expenses for children enrolled in the education programme;
 - v. relief, food etc. for families of children enrolled in the education programme
 - c. Endau Clinic fund – A health clinic for the Endau and surrounding communities
 - d. Kware Care Centre fund – Used to support the Kware Centre and the very needy children and orphans that live there.
 - e. Magina Care fund – Used to support The Mier Pamoja Care Centre and the very needy children and orphans that live there.

3. **Restricted Funds.** Sums donated to these funds are restricted for the purposes described. The funds comprise:
- a. Appeals fund a specific short-term appeal. In 2021 this was set up for one of our workers in Kenya to receive care for urgent treatment. The worker is still doing well and this restricted appeals fund was closed in 2024.
 - b. Magina School running costs fund – Support for on-going costs of running the school. The school is fee-paying, however, Pamoja pays the fees for children enrolled in the education programme that attend the school and provides monies for school meals

Volunteers

The value of voluntary help received is not included in the financial statements but is described in the trustee's report.

2: Staff and Trustees

No trustees in the UK received any remuneration during 2024 (2023: £nil). There are no staff in the UK, only volunteers.

A: Transfers

All designated & restricted funds that were in deficit on the 31st December 2024 had funds transferred to them from the unrestricted general fund so their end balance was zero.

B: Debtors

The only debtor to the charity was the Gift Aid owing for 2024, £5,094.

C: Liabilities

The charity has no liabilities as at the end of 2024.

Detailed Income and Expenditure by Fund 2024

£	Unres. General	Other Funds						Desig. Total	Restrict. Total	Total 2024	Total 2023
		Akt. Giving	Appeals	Education	Linked NGO Losses	Endau Clinic	Kware Care Centre				
Donations											
Organisations	14,446	—	3,758	—	—	—	—	3,758	12,000	30,204	43,813
Personal giving	39,027	732	43,205	—	16,995	8,509	7,618	77,059	—	115,086	105,091
	53,472	732	46,963	—	16,995	8,509	7,618	80,817	12,000	145,289	148,904
Other income											
Income tax recovere	20,755	—	—	—	—	—	—	—	—	20,755	19,831
Interest received	1,077	—	—	—	—	—	—	—	—	1,077	952
Refund	75	—	—	—	—	—	—	—	—	75	—
	21,906	—	—	—	—	—	—	—	—	21,906	20,783
Total income	75,379	732	46,963	—	16,995	8,509	7,618	80,817	12,000	168,196	169,689
Charitable activities Expenses											
	78,592	826	53,424	—	8,609	9,982	12,363	85,204	14,017	177,814	177,995
	78,592	826	53,424	—	8,609	9,982	12,363	85,204	14,017	177,814	177,995
Support costs											
UK spend	2,531	—	—	—	—	—	—	—	840	3,371	3,219
Kenya fines	128	—	—	—	—	—	—	—	—	128	—
	2,659	—	—	—	—	—	—	—	840	3,371	3,219
Linked NGO losses											
From theft or fraud	—	—	—	7,898	—	—	—	7,898	—	7,898	—
	—	—	—	7,898	—	—	—	7,898	—	7,898	—
Total expenditure	81,251	826	53,424	7,898	8,609	9,982	12,363	93,103	14,857	189,063	181,214
Surplus/(deficit)	(5,872)	(94)	(286)	(7,898)	8,386	(1,473)	(4,745)	(12,286)	(2,857)	(21,015)	(11,525)
Transfers to/(from)	(18,886)		(2,225)	4,148	7,898	—	4,319	21,111	(2,225)	(0)	—
Brought forward balance	85,413	826	2,511	4,023	—	—	—	4,849	5,083	95,345	106,869
Carried forward balance	60,555	732	1,711	—	8,386	2,846	—	13,675	—	74,330	95,344

There may be minor discrepancies in the totals due to pence not being shown

PAMOJA

England & Wales - Charity number 1085466

Accounts



PAMOJA UK

Pamoja UK

**Trustees' Annual Report, Independent Examiner's
Report and Financial Statements
1st January 2023 to 31st December 2023**

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Governing Document

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Trustees

<i>Sheena Griffin</i>	Chair
<i>Tim Griffin</i>	Secretary
<i>Jo Hill</i>	Treasurer
<i>Richard Stannard</i>	Trustee
<i>Nicholas Rimmer</i>	Trustee (retired 20 th October 2023)

Bankers

HSBC Bank PLC 3 Leigh Road Eastleigh SO50 9YW	Shawbrook Trust Lutea House Warley Hill Business Park The Drive Great Warley Brentwood Essex CM13 3BE
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Objectives

The objectives of Pamoja are the advancement of the Christian religion, the relief of poverty and the advancement of education in accordance with the principles of the Evangelical Christian church in Africa.

NOTE: the relief of poverty includes provision of health care and medical needs.

Statement of Public Benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and setting the grant making policy for the year.

Pamoja provides public benefit by:

1. communicating the Gospel of Jesus Christ both to those we serve in Africa and our communities in the UK
2. providing clothing, feeding and housing to those in poverty in Africa
3. providing access to education for Africans
4. providing access to medication in Africa
5. providing relief when there is a humanitarian crisis in Africa

6. involving people in the UK and elsewhere in helping others who are less fortunate

How We Work

Trustees

New trustees are appointed by existing trustees from time to time. Potential trustees must be sympathetic to the aims and objectives of the charity. There are no provisions regarding compulsory retirement of trustees. There must be a minimum of three trustees at any time, but there is no maximum number. Trustees normally meet every three months, but in any event, not less than twice a year.

Partnerships

During the year, Pamoja worked in partnership with Pamoja Development Projects (PDP) in Kenya. PDP is a registered non-governmental organisation (NGO) run by trustees who are born again Christians and who hold all the objectives of Pamoja. At all times there is at least one Pamoja trustee also acting as a trustee for PDP. Pamoja works very closely with those involved in PDP and the projects that PDP are involved in enable Pamoja to fulfil their aims and objectives.

Pamoja works in partnership with Blythwood Care based in Scotland (Scottish Charity Register SC021848). Blythwood Care contributions to Pamoja primarily support education and projects located at Magina.

Volunteers

Some Pamoja supporters volunteer to support the operation of Pamoja UK in roles like book-keeping, education coordination, newsletters, and other ad-hoc tasks. The support that these volunteers provide is essential for the charity to operate and is very much appreciated.

Agency Collections

Pamoja acts as an Agent for three charities or charitable trusts, to enable their contributions to be channelled to the specific area they wish to be involved in, in Kenya, each one of which has similar aims to Pamoja. The total received and distributed in 2023 was £4,800. These are separate to, and therefore not shown in, the Statement of Financial Activities.

Activities and Achievements

Pamoja has achieved the following during this period in relation to the charity's objectives:

1. Sheena Griffin, one of the trustees, visited the Pamoja Development Projects (PDP) in Kenya. Her visit was for 6 weeks, leaving UK on 26th January and arriving back in the UK on 2nd March. She was accompanied by two volunteers, Hannah and Evie. Both had just finished university and were on a gap year. Both volunteered to facilitate arts and crafts with the children at the two care centres and at the school. Sheena was able to meet up with Stephen, the nurse from the Endau clinic, Millicent and Eric who run the Magina projects, Mildred who runs the Kware Care Centre and Robert who is also a PDP trustee. She also met with several of the Pamoja alumni children and it was good to catch up with them. Most of them are active on the alumni whatsapp group.
2. Richard Stannard, another Pamoja UK trustee visited the PDP projects with his wife Sue in November for 2 weeks.
3. Encouraging and supporting Christians in Africa to effectively proclaim the good news of Jesus Christ. We encouraged those giving out the relief funds to preach the good news of Jesus whilst distributing goods.
4. Caring for very needy children & orphans in Pamoja's two care centres at Kware and Magina. Several rescue children came to live at the Kware Care Centre during 2023. Some for just a few

days and others a few weeks. Seven children have been staying at Kware for several months and will probably be placed long term at Kware. These children are brought to the Centre through the police and Children's social services department. Sponsors for the Care Centre children pay for clothes, toiletries, food and all expenses outside of school. Their sponsorship money also pays for Centre staff wages and maintenance of the buildings.

5. Magina Care Centre. The new dining room/restroom was finished and painted. Solar lights were added. Eight new children came to live at the Magina Care Centre during 2023. They have all settled in well and attend the Mier Pamoja primary school.
6. Educational sponsorship schemes. Pamoja sponsored 121 children in education in 2023. The majority at primary school, some in secondary school, others at college or university. Some children are doing vocational training to allow them to be self-employed in the future as finding a job is very difficult in Kenya. Our university students are studying Teaching, Nursing, Engineering, Finance, Economics and Business Studies. School children are given a school uniform, a pair of school shoes and a PE kit. All the families of sponsored children were given a Christmas gift used to buy food.
7. Mier Pamoja Educational Centre: Pamoja continues to support the primary school in Magina by sponsoring 46 children to go to the school. Through Blythswood Care we were able to continue to provide a cooked school lunch at the school every day for both staff and pupils. Pamoja donated a laptop to the school. Pamoja funded the digging of a well at the school to provide clean water for hand washing and cleaning the classrooms. Gifts of money from Pamoja were used to buy textbooks, sports equipment, play equipment, library books, posters, arts and crafts materials and other teaching resources for the school. Pamoja also paid for the classrooms to be painted. Two classroom floors were tiled.
8. A new classroom block was built for the pre primary classes (PP1 & PP2). The kids in the new classrooms are aged 4 & 5 years old.
9. Help was given to a project in Tala to support orphans and another project in Yatta where Pamoja helped with school fees for orphans.
10. Cost of living crisis. Food prices have increased greatly in Kenya due to global events and lack of rain. Throughout January to December Pamoja continued to send monthly relief support to about 300 families. Some get money sent to them via Mpesa. Others (mainly elderly widows) get food delivered to them. These families rely on this support each month to buy food and pay rent.
11. Running a rural community medical clinic at Endau which employs a nurse, a nurse aid, a night guard and a cleaner. Most patients pay for treatment but the clinic gives free medication to those very needy from the local community. Extra money was sent each month to cover "free" medication to those who could not afford it. The motorbike that was bought in 2021 is being used to provide a mobile clinic in two remote villages.
12. Pamoja funded the fencing of the clinic land and started building a 2 room extension. The extra two rooms will be available for overnight sick people and women delivering babies.
13. Individual sponsors helped two alumni children build houses on land bought for them in 2022. General funds were used to build a house for Douglas and his family. Douglas is an alumni child whose business failed during the Covid lockdowns and has left Douglas with mental health issues. Having a house built on his own land means he does not have to pay rent each month. A very poor elderly gentleman in the Magina area also had a simple iron sheet house built for him.
14. Individual sponsors helped some alumni children set up businesses so that they could be self-employed as jobs are very difficult to find in Kenya at present.
15. It has been a great pleasure to watch our alumni children get married, and start families. Gifts have been given towards wedding expenses and new arrivals' hospital bills.
16. One alumni boy received a gift from his sponsor to buy a cow, some chickens and goats.

17. A modest monetary gift was sent to all Kenyan Pamoja staff for Christmas. Prices of food have continued to rise in Kenya over 2023.
18. Alternative gift funds have been used to buy school resources, equipment for homes after building houses for the needy, maize and beans seeds for planting, and farm animals to start businesses. Other gifts have been given to help towards hospital bills, house rents and support for pastors.

Financial Review

Funds

Over the years funds have been set up for projects where donors expressed specific uses for their gifts. As this became more complicated it was agreed to curtail these and ask donors to give to general funds so that funding for the projects, together with emerging needs, could be met.

Existing Restricted funds are being used up and closed, or kept open until deemed no longer necessary.

Future projects will be funded from the general funds with daughter funds - designated by the trustees - to be used to help monitor spending. Where a non-binding preference is expressed by a donor, other than the areas covered by the designated funds, these are monitored as part of the unrestricted funds.

Income

Overall income was £169,689 which was £5,733 less than the previous year.

Expenditure

Overall expenditure was £181,214, a decrease of £1,542 on 2022. This expenditure still reflects the intentionally higher expenditure than pre-covid spending, mainly due to the greater need for relief funding.

The total UK spend on support costs of £3,219 was 1.8% of total expenditure.

Balance

The funds of the charity stand at £95,344 on the 31st December 2023, a 11% decrease on the previous year. This is still higher than the pre Covid balance.

Reserves Policy

The Trustees have determined that the charity shall retain a reserve of at least £10,000 unrestricted funds to allow for variation in cash flow and unexpected events, and to cover redundancy pay for workers in Kenya should the charity close. In line with Charity Commission guidance it was also agreed that, if possible, to keep a balance equal to half the yearly support needed for the Pamoja projects so that, should we have to close, the ongoing projects will have funding enough to wind down carefully. For 2023 this is around £50,000. There are no plans or expectation that the charity will close.

Future Plans

The charity will continue with (but is not limited to) the following activities:

1. Education sponsorships including Primary school, Junior Secondary School, Form school and university/vocational scholarships
2. Encouraging those who have benefitted from the Pamoja project to be involved

3. Development of the Magina school. In 2024 we will build the new school dining room which was anticipated to happen in 2023. We plan to tile at least one veranda adjacent to the classrooms at the school and tile a further two classrooms.
4. Supporting the care centres at Kware and Magina. We plan to finish painting the roofs, dorms and other rooms at the Magina Care Centre, both inside and out. The Kware Care Centre needs a new kitchen and the present dining-room extended as the children are getting older and bigger!
5. Remote area south of Garissa where Paul Kimani is pastor - dig a well for the local community
6. Relief as needed
7. Add new children to the sponsorship programme to go to the school in Magina

Chair of Trustees Declaration

On behalf of the UK Trustees, I certify the statements made in this document are complete and correct, giving an accurate view of the charity.



Sheena Griffin
Chair of Trustees

15.06.2024

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

INDEPENDENT EXAMINER'S REPORT

Registered Charity No. 1085466

I report on the financial statements of Pamoja for the year from 1 January 2023 and ended 31 December 2023, which are set out on pages 9 to 13.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently the report is limited to those matters set out in the statement below.

Independent Examiner's Declaration

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records

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.



Michael Harris MIAB
Independent Examiner

18a Church Road
Bishopstoke
Eastleigh
SO50 6BH

FINANCIAL STATEMENTS

Statement of Financial Activities

	Unres. funds	Desig. funds	Restr. funds	2023 Total	2022 Total	Note
Incoming resources						
Incoming resources from generated funds						
Voluntary income	86,879	69,857	12,000	168,736	175,203	
Investment income	941	-	11	952	218	
Total incoming resources	87,820	69,857	12,011	169,689	175,422	
Resources used						
Charitable activities	79,537	82,589	15,868	177,995	181,040	
Other resources used	3,219	-	-	3,219	1,716	
Total resources used	82,757	82,589	15,868	181,214	182,756	
Net incoming / outgoing resources before transfer	5,063	(12,732)	(3,856)	(11,525)	(7,334)	
Transfers						
Gross transfers between funds – in	471	6,261	-	6,261	5,618	
Gross transfers between funds – out	(6,261)	-	(471)	(6,261)	(5,618)	
Net incoming / outgoing before other gains / losses	(727)	(6,471)	(4,327)	(11,525)	(7,334)	A
Other recognised gains / losses	-	-	-	-	-	
Net movement in funds	(727)	(6,471)	(4,327)	(11,525)	(7,334)	
Reconciliation of funds						
Total funds brought forward	86,139	11,320	9,410	106,869	114,203	
Total funds carried forward	85,412	4,849	5,082	95,344	106,869	

Pamoja does not undertake activities for generating funds (trading).

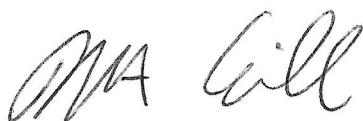
All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented.

Balance Sheet as at 31st December 2023

	2023 Total	2022 Prior total	Notes
	£	£	
Fixed assets			
Tangible assets	—	—	
Current assets			
Debtors, tax rebate due	4,220	6,238	
Cash at bank and in hand	91,124	100,631	
	95,344	106,869	B
Current Liabilities			
Creditors: Amounts after more than one year	-	-	
Agency Collections	-	-	
	-	-	C
Net current assets less total liabilities	95,344	106,869	
Total assets less current liabilities	95,344	106,869	
Total net assets less liabilities	95,344	106,869	
Represented by			
Unrestricted	85,412	86,139	
Designated	4,849	11,320	
Restricted	5,082	9,410	
Funds of the charity	95,344	106,869	

Treasurer's Declaration

The financial statements were approved by the trustees on 15th June 2024 and were signed on their behalf by:



Jo Hill
Treasurer

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

Notes to the Accounts

The initial notes in this section apply to this entire document. The notes that are prefixed with a letter of the alphabet relate to the statement of financial activities (SOFA) and the balance sheet.

1: Policies

Accounting convention

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts, and in accordance with applicable UK accounting standards.

Income

All income is accounted for on a received basis except for income tax refunds and exceptional items. All interest is normally paid into the unrestricted general fund.

Expenditure

Expenditure is accounted for on a paid basis and has been analysed between:

1. Costs of generating funds. Pamoja does not undertake activities for generating funds (trading).
2. Charitable activities. This category includes all expenditure on activities in furtherance of the charity's objects, including all expenditure on costs incurred in support of the charitable activities undertaken by the charity.
3. Support costs. This category includes all expenditure on the management and administration of the charity.

Funds

In 2023 the charity made use of the following funds:

1. Unrestricted funds.
 - a. General funds that are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the Charity and which have not been designated for other purposes.
2. Designated Funds.

Unrestricted funds are allocated to these funds by the trustees for monitoring purposes (including where a preference has been expressed, but not a restriction, by the donor) They will be used for the purposes described against each fund unless there is no further need. The funds comprise:

 - a. Alternative Gifts fund – Used to buy alternative gifts such as medicines for the clinic, household items or chickens and sheep for supported causes.
 - b. Education fund – used to pay for
 - i. children to go to school
 - ii. uniforms;
 - iii. education co-ordination in Kenya;
 - iv. medical expenses for children enrolled in the education programme;
 - v. relief, food etc. for families of children enrolled in the education programme
 - c. Endau Clinic fund – A health clinic for the Endau and surrounding communities
 - d. Kware Care Centre fund – Used to support the Kware Centre and the very needy children and orphans that live there.
 - e. Magina Care fund – Used to support The Mier Pamoja Care Centre and the very needy children and orphans that live there.

Detailed Income and Expenditure by Fund 2023

£	Unres. General	Other Funds							Desig. Total	Restrict. Total	Total 2023	Prior Year 2022	
		Alt. Giving	Appeals	Education	Emmanuel	Endau Clinic	Kwara Care Centre	Magina Care Centre					Magina School running costs
Donations													
Organisations	26,717	—	—	4,096	—	—	1,000	—	12,000	5,096	12,000	43,813	55,394
Personal giving	40,330	826	—	42,100	—	6,776	8,239	6,820	6,820	64,761	—	105,091	102,201
	67,047	826	—	46,196	—	6,776	9,239	6,820	12,000	69,857	12,000	148,904	157,595
Other income													
Income tax recovered	19,831	—	—	—	—	—	—	—	—	—	—	19,831	17,608
Interest received	941	—	—	—	11	—	—	—	—	—	11	952	218
	20,772	—	—	—	11	—	—	—	—	—	11	20,783	17,826
Total income	87,820	826	—	46,196	11	6,776	9,239	6,820	12,000	69,857	12,011	169,689	175,422
Charitable activities Expenses													
	79,537	3,479	—	50,012	3,646	8,001	12,096	9,000	12,222	82,589	15,868	177,995	181,040
	79,537	3,479	—	50,012	3,646	8,001	12,096	9,000	12,222	82,589	15,868	177,995	181,040
Support costs													
UK spend	3,219	—	—	—	—	—	—	—	—	—	—	3,219	1,716
	3,219	—	—	—	—	—	—	—	—	—	—	3,219	1,716
Total expenditure	82,757	3,479	—	50,012	3,646	8,001	12,095	9,000	12,222	82,589	15,868	181,214	182,756
Surplus/(deficit)	5,063	(2,653)	—	(3,816)	(3,634)	(1,225)	(2,856)	(2,180)	(222)	(12,732)	(3,856)	(11,525)	(7,334)
Transfers to/(from)	(5,790)	—	—	—	(471)	1,225	2,856	2,180	—	6,261	(471)	—	—
Brought forward balance	86,139	3,479	2,511	7,839	4,105	—	—	—	2,793	11,319	9,410	106,869	114,203
Carried forward balance	85,412	826	2,511	4,023	—	—	—	—	2,571	4,848	5,082	95,344	106,869

There may be minor discrepancies in the totals due to pence not being shown

PAMOJA

England & Wales - Charity number 1085466

Accounts



PAMOJA UK

Pamoja UK

Trustees' Annual Report, Independent Examiner's
Report and Financial Statements
1st January 2022 to 31st December 2022

REGISTERED CHARITY NO 1085466

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TRUSTEES' ANNUAL REPORT

The trustees present their annual report and financial statements of the charity for 1st January 2022 to 31st December 2022. These have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, and the Charities Act 2011.

Governing Document

Declaration of trust dated 19th October 2000 as amended by supplemental deed 25 January 2001

Trustees

<i>Sheena Griffin</i>	Chair
<i>Tim Griffin</i>	Secretary
<i>Jo Hill</i>	Treasurer
<i>Richard Stannard</i>	Trustee
<i>Nicolas Rimmer</i>	Trustee

Bankers

HSBC Bank PLC 3 Leigh Road Eastleigh SO50 9YW	Shawbrook Trust Lutea House Warley Hill Business Park The Drive Great Warley Brentwood Essex CM13 3BE
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Objectives

The objectives of Pamoja are the advancement of the Christian religion, the relief of poverty and the advancement of education in accordance with the principles of the Evangelical Christian church in Africa.

NOTE: the relief of poverty includes provision of health care and medical needs.

Statement of Public Benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and setting the grant making policy for the year.

Pamoja provides public benefit by:

1. communicating the Gospel of Jesus Christ both to those we serve in Africa and our communities in the UK;
2. providing clothing, feeding and housing to those in poverty in Africa;
3. providing access to education for Africans
4. providing access to medication in Africa
5. providing relief when there is a humanitarian crisis in Africa
6. involving people in the UK and elsewhere in helping others who are less fortunate

How We Work

Trustees

New trustees are appointed by existing trustees from time to time. Potential trustees must be sympathetic to the aims and objectives of the charity. There are no provisions regarding compulsory retirement of trustees. There must be a minimum of three trustees at any time, but there is no maximum number. Trustees normally meet every three months, but in any event, not less than twice a year.

Partnerships

During the year, Pamoja worked in partnership with Pamoja Development Projects (PDP) in Kenya. PDP is a registered non-governmental organisation (NGO) run by trustees who are born again Christians and who hold all the objectives of Pamoja. At all times there is at least one Pamoja trustee also acting as a trustee for PDP. Pamoja works very closely with those involved in PDP and the projects that PDP are involved in enable Pamoja to fulfil their aims and objectives. Pamoja works in partnership with Blythwood Care based in Scotland (Scottish Charity Register SC021848). Blythwood Care contributions to Pamoja primarily support education and projects located at Magina.

Volunteers

Some Pamoja supporters volunteer to support the operation of Pamoja UK in roles like book-keeping, education coordination, newsletters, and other ad-hoc tasks. The support that these volunteers provide is essential for the charity to operate and is very much appreciated.

Agency Collections

Pamoja acts as an Agent for three charities or charitable trusts, to enable their contributions to be channelled to the specific area they wish to be involved in, in Kenya, each one of which has similar aims to Pamoja. The total distributed in 2022 was £7,960, made up of £7,562 received in 2022 and £398.65 brought forward from 2021, leaving a balance of £0 at the end of the year. These are separate to, and therefore not shown in, the Statement of Financial Activities.

Activities and Achievements

Pamoja has achieved the following during this period in relation to the charity's objectives:

1. Richard Stannard, one of the trustees, along with his wife Sue, were able to visit Kenya for two weeks during March and April 2022. They visited the projects at Kware (Nairobi) and at Magina, and met with Stephen, the nurse from the Endau clinic project during their time in Nairobi. This was a valuable visit, enabling us to reconnect with our Kenyan partners in person following a long gap due to Covid restrictions. Also during this time, contact with our Pamoja family continued to be made via electronic means. The Alumni group was very active. Updates on the different projects were regularly received using virtual electronic means.
2. Encouraging and supporting Christians in Africa to effectively proclaim the good news of Jesus Christ. We encouraged those giving out the relief funds to preach the good news of Jesus whilst distributing goods.
3. Caring for very needy children & orphans in Pamoja's two care centres at Kware and Magina. No new children came to live at the centres during 2022. Sponsors for the Care Centre children pay for clothes, toiletries, food and all expenses outside of school. Their sponsorship money also pays for Centre staff wages and maintenance of the buildings.
4. The Kware Care Centre. All the buildings were painted inside and out
5. Sadly, Beth the cook at the Kware Care Centre died. Pamoja was able to help the family with her hospital bill and contributed to funeral costs.

6. Magina Care Centre. We built a new dining-room/rest room at the Centre. The previous rest room was made of mud walls and deteriorated. The old dining-room was also made with mud walls but this will be used as the new "clean" kitchen area and store for food. The new dining room building is much bigger, airy and built of bricks so much stronger and longer lasting. We hope to finish the new building early in 2023.
7. Pamoja funded the purchase of a piece of land next to the Magina Care Centre. This will allow for a larger playing area.
8. Educational sponsorship schemes. Pamoja sponsored 141 children in education in 2022. The majority at primary school, some in secondary school, 6 at college and 9 at university. Some children are doing vocational training to allow them to be self-employed in the future as finding a job is very difficult in Kenya. Our university students are studying Teaching, Nursing, Engineering, Finance, Economics and Business Studies. School children are given a school uniform, a pair of school shoes and a PE kit. All the families of sponsored children were given a Christmas gift used to buy food.
9. Pamoja continues to support the primary school in Magina by sponsoring 55 children to go to the school. Through Blythswood Care we were able to continue to provide a cooked school lunch at the school every day for both staff and pupils. Pamoja bought a new laptop for the admin department. Pamoja also paid the water bill incurred at the school each month. Gifts of money from Pamoja were used to buy textbooks for the school. Pamoja also paid for the classrooms to be painted.
10. Help was given to a project in Tala to support orphans and another project in Yatta where Pamoja helped with school fees for orphans.
11. Cost of living crisis. Food prices have increased greatly in Kenya due to global events and lack of rain. Throughout January to December Pamoja continued to send monthly relief support to about 300 families. Some get money sent to them via Mpesa. Others (mainly elderly widows) get food delivered to them. These families rely on this support each month to buy food and pay rent.
12. Running a rural community medical clinic at Endau which employs a nurse, a nurse aid, a night guard and a cleaner. Most patients pay for treatment but the clinic gives free medication to those very needy from the local community. Extra money was sent each month to cover "free" medication to those who could not afford it. The motorbike that was bought in 2021 is being used to provide a mobile clinic in two remote villages.
13. Pamoja funded the digging of a well at the Endau clinic. The water is "salty" so cannot be used for drinking but can be used for cleaning, washing and water for livestock. The Endau area is very dry and many families have to collect water from government boreholes using donkeys carrying plastic tubs.
14. Through individual sponsors we helped three Pamoja alumni children to buy land up country. The aim is to help them build a simple house on this land so that they can move out of Nairobi and will no longer have to pay rent. Three houses were built for Pamoja children and one house was built in the Magina area for a widow whose mud house fell down after flooding.
15. Individual sponsors helped some alumni children set up businesses so that they could be self-employed as jobs are very difficult to find in Kenya at present.
16. A new smart phone was bought for Millicent who coordinates all the projects in the Magina area (school, care centre, relief food & education sponsorship).
17. Mosquito nets were bought for the Tala project and Kware Care Centre.
18. Helen, the wife of Kioko, our education sponsorship coordinator, needed an operation. Pamoja helped with the costs of the operation and recovery.
19. Two of our alumni children got married in 2022 and we were able to help both of them with a gift of money towards their wedding costs.

20. Through Blythswood Care we were able to buy animals (sheep, goats, pigs, chickens) for 13 alumni children so they could start farming. Three of the sheep had babies by the end of the year!
21. A modest monetary gift was sent to all Kenyan Pamoja staff for Christmas. The price of goods went up in Kenya over the year of 2022 so this gift was to enable everyone to enjoy Christmas a bit more!

Financial Review

Funds

Over the years funds have been set up for projects where donors expressed specific uses for their gifts. As this became more complicated it was agreed to curtail these and ask donors to give to general funds so that funding for the projects, together with emerging needs, could be met.

In 2022 the restricted Specified gifts were used up and closed.

Future projects will be funded from the general funds with daughter funds - designated by the trustees - to be used to help monitor spending. Where a non-binding preference is expressed by a donor, other than the areas covered by the designated funds; these are monitored as part of the unrestricted funds.

Income

Overall income was £175,422 which was £28,325 less than the previous year. The 2022 income is more typical of the charity's usual annual income, whereas the 2021 income was inflated due to a generous response of £23,848 to an appeal for our faithful Kware Care centre staff member who needed cancer treatment.

Expenditure

Overall expenditure was £182,756, a decrease of £14,393 on 2021. This expenditure still reflects a higher expenditure than pre-covid spending, due to the greater need for relief funding.

The total UK spend on support costs of £1,716 was less than 1% of total expenditure.

Balance

The funds of the charity stand at £106,689 on the 31st December 2022, a 6.5% decrease on the previous year. This is due to the opportunity to spend the funds received during covid that could not be used in Kenya during the epidemic. Much of this was spent on relieving the poverty brought about by the lack of rain and the covid situation.

Reserves Policy

The Trustees have determined that the charity shall retain a reserve of at least £10,000 unrestricted funds to allow for variation in cash flow and unexpected events, and to cover redundancy pay for workers in Kenya should the charity close. In line with Charity Commission guidance it was also agreed that, if possible, to keep a balance equal to half the yearly support needed for the Pamoja projects so that, should we have to close, the projects will have funding enough to wind down carefully. For 2022 this is around £50,000. There are no plans or expectation that the charity will close.

Future Plans

The charity will continue with (but is not limited to) the following activities:

1. Education sponsorships including Primary school, Form school and university/vocational scholarships

2. Encouraging those who have benefitted from the Pamoja project to be involved
3. Development of the Magina school. In 2023 we hope to build a new school dining room
4. Supporting the care centres at Kware and Magina. We plan to finish the new rest room/dining room at the Magina Care Centre. The floors still need tiling, gutters added and painting
5. Remote area south of Garissa where Paul Kimami is pastor - dig a well for the local community
6. Relief as needed
7. Add new children to the sponsorship programme to go to the school in Magina
8. Extend the Endau Clinic to include two further treatment rooms.

Chair of Trustees Declaration

On behalf of the UK Trustees, I certify the statements made in this document are complete and correct, giving an accurate view of the charity.



Sheena Griffin
Chair of Trustees

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

INDEPENDENT EXAMINER'S REPORT

Registered Charity No. 1085466

I report on the financial statements of Pamoja for the year from 1 January 2022 and ended 31 December 2022, which are set out on pages 9 to 13.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently the report is limited to those matters set out in the statement below.

Independent Examiner's Declaration

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records

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.



Michael Harris MIAB
Independent Examiner

18a Church Road
Bishopstoke
Eastleigh
SO50 6BH

FINANCIAL STATEMENTS

Statement of Financial Activities

	Unres. funds	Desig. funds	Restr. funds	2022 Total	2021 Total	Note
Incoming resources						
Incoming resources from generated funds						
Voluntary income	87,523	74,934	12,746	175,203	203,641	
Investment income	212	-	7	219	107	
Total incoming resources	87,735	74,934	12,753	175,422	203,747	
Resources used						
Charitable activities	73,377	84,345	23,318	181,040	195,723	
Other resources used	1,716	-	-	1,716	1,427	
Total resources used	75,093	84,345	23,318	182,756	197,150	
Net incoming / outgoing resources before transfer	12,642	(9,411)	(10,565)	(7,334)	6,597	
Transfers						
Gross transfers between funds – in	160	5,458	-	5,618	21,857	
Gross transfers between funds – out	(5,458)	-	(160)	(5,618)	(21,857)	
Net incoming / outgoing before other gains / losses	7,345	(3,954)	(10,725)	(7,334)	56,699	A
Other recognised gains / losses	-	-	-	-	-	
Net movement in funds	7,345	(3,954)	(10,725)	(7,334)	56,699	
Reconciliation of funds						
Total funds brought forward	78,795	15,274	20,135	114,203	107,606	
Total funds carried forward	86,139	11,320	9,410	106,869	114,203	

Pamoja does not undertake activities for generating funds (trading).

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented.

Balance Sheet as at 31st December 2022

	2022 Total	2021 Prior total	Notes
	£	£	
Fixed assets			
Tangible assets	—	—	
Current assets			
Debtors, tax rebate due	6,238	3,647	
Cash at bank and in hand	100,631	110,955	
	106,869	114,602	B
Current Liabilities			
Creditors: Amounts after more than one year	-	-	
Agency Collections	-	399	
	-	399	C
Net current assets less total liabilities	106,869	114,203	
Total assets less current liabilities	106,869	114,203	
Total net assets less liabilities	106,869	114,203	
Represented by			
Unrestricted	86,139	78,795	
Designated	11,320	15,274	
Restricted	9,410	20,135	
Funds of the charity	106,869	114,203	

Treasurer's Declaration

The financial statements were approved by the trustees on 5th August 2023 and were signed on their behalf by:



Jo Hill
Treasurer

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

Notes to the Accounts

The initial notes in this section apply to this entire document. The notes that are prefixed with a letter of the alphabet relate to the statement of financial activities (SOFA) and the balance sheet.

1: Policies

Accounting convention

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts, and in accordance with applicable UK accounting standards.

Income

All income is accounted for on a received basis except for income tax refunds and exceptional items. All interest is normally paid into the unrestricted general fund.

Expenditure

Expenditure is accounted for on a paid basis and has been analysed between:

1. Costs of generating funds. Pamoja does not undertake activities for generating funds (trading).
2. Charitable activities. This category includes all expenditure on activities in furtherance of the charity's objects, including all expenditure on costs incurred in support of the charitable activities undertaken by the charity.
3. Support costs. This category includes all expenditure on the management and administration of the charity.

Funds

In 2022 the charity made use of the following funds:

1. Unrestricted funds.
 - a. General funds that are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the Charity and which have not been designated for other purposes.
2. Designated Funds.

Unrestricted funds are allocated to these funds by the trustees for monitoring purposes (including where a preference has been expressed, but not a restriction, by the donor) They will be used for the purposes described against each fund unless there is no further need. The funds comprise:

 - a. Alternative Gifts fund – Used to buy alternative gifts such as medicines for the clinic, household items or chickens and sheep for supported causes.
 - b. Education fund – used to pay for
 - i. children to go to school
 - ii. uniforms;
 - iii. education co-ordination in Kenya;
 - iv. medical expenses for children enrolled in the education programme;
 - v. relief, food etc. for families of children enrolled in the education programme
 - c. Endau Clinic fund – A health clinic for the Endau and surrounding communities
 - d. Kware Care Centre fund – Used to support the Kware Centre and the very needy children and orphans that live there.
 - e. Magina Care fund – Used to support The Mier Pamoja Care Centre and the very needy children and orphans that live there.

3. Restricted Funds. Sums donated to these funds are restricted for the purposes described. The funds comprise:
- a. Appeals fund a specific short-term appeal. In 2021 this was set up for one of our workers in Kenya to receive care for urgent treatment
 - b. Emmanuel Fund – This was set up in 2019 in order to support a young Kenyan who had been part of the Pamoja programme in Kenya since the age of 10, to study for a degree in Civil Engineering in the UK.
 - c. Magina School running costs fund – Support for on-going costs of running the school. The school is fee-paying, however, Pamoja pays the fees for children enrolled in the education programme that attend the school and provides monies for school meals
 - d. Specified Gifts Fund – this has been a fund where donors give amounts for a specific need. This fund was closed in 2022 with needs being met instead by donations through general funds.

Volunteers

The value of voluntary help received is not included in the financial statements but is described in the trustee's report.

2: Staff and Trustees

No trustees in the UK received any remuneration during 2022 (2021: £nil). There are no staff in the UK, only volunteers.

A: Transfers

All designated & restricted funds that were in deficit on the 31st December 2022 had funds transferred to them from the unrestricted general fund totalling £5.5k, so their end balance was zero. Other transfers were at the request of the donors.

B: Debtors

The only debtor to the charity was the Gift Aid owing for 2022, £6,238.

C: Liabilities

The charity has no liabilities as at the end of 2022.

Detailed Income and Expenditure by Fund

	Unres- General	Other Funds										Desig- Total	Restrict- Total	Total 2022	Prior Year 2021		
		Alt. Giving	Appeals	Education	Emmanuel	Endau Clinic	Kware Care Centre	Magina Care Centre	Magina School running costs	Specified gifts							
Donations																	
Organisations	33,166	2,545	—	6,683	—	—	—	1,000	—	—	12,000	—	10,228	12,000	55,394	35,145	
Personal giving	36,749	816	—	42,011	626	6,280	9,369	6,230	6,230	—	—	120	64,706	746	102,201	141,317	
	69,915	3,361	—	48,694	626	6,280	10,369	6,230	6,230	12,000	120	74,934	12,746	157,595	176,461		
Other income																	
Income tax recovered	17,608	—	—	—	—	—	—	—	—	—	—	—	—	—	17,608	27,179	
Interest received	211	—	—	—	—	—	—	—	—	—	—	—	—	—	218	107	
	17,819	—	—	—	—	—	—	—	—	—	—	—	—	—	17,826	27,286	
Total income	87,734	3,361	—	48,694	633	6,280	10,369	6,230	6,230	12,000	120	74,934	12,753	175,422	203,747		
Charitable activities																	
Expenses	73,377	3,232	1,554	52,777	7,600	8,059	10,596	9,681	9,681	12,000	2,164	84,345	23,318	181,040	195,723		
	73,377	3,232	1,554	52,777	7,600	8,059	10,596	9,681	9,681	12,000	2,164	84,345	23,318	181,040	195,723		
Support costs																	
UK spend	1,716	—	—	—	—	—	—	—	—	—	—	—	—	—	1,716	1,427	
	1,716	—	—	—	—	—	—	—	—	—	—	—	—	—	1,716	1,427	
Total expenditure	75,093	3,232	1,554	52,777	7,600	8,059	10,596	9,681	9,681	12,000	2,164	84,345	23,318	182,756	197,150		
Surplus/(deficit)	12,641	129	(1,554)	(4,083)	(6,967)	(1,779)	(227)	(3,451)	(3,451)	—	(2,043)	(9,411)	(10,564)	(7,334)	6,597		
Transfers to/(from)	(5,298)	—	—	—	—	1,779	227	3,451	3,451	—	(160)	5,458	(160)	—			
Brought forward balance	78,795	3,351	4,065	11,923	11,073	—	—	—	—	2,794	2,204	15,274	20,136	114,203	107,606		
Carried forward balance	86,138	3,480	2,511	7,840	4,106	—	—	—	—	2,794	—	11,320	9,411	106,869	114,203		

PAMOJA

England & Wales - Charity number 1085466

Accounts



PAMOJA UK

Pamoja UK

**Trustees' Annual Report, Independent Examiner's
Report and Financial Statements
1st January 2021 to 31st December 2021**

REGISTERED CHARITY NO 1085466

[Status]

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TRUSTEES' ANNUAL REPORT

The trustees present their annual report and financial statements of the charity for 1st January 2021 to 31st December 2021. These have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, and the Charities Act 2011.

Governing Document

Declaration of trust dated 19th October 2000 as amended by supplemental deed 25 January 2001

Trustees

<i>Sheena Griffin</i>	Chair
<i>Tim Griffin</i>	Secretary
<i>Jo Hill</i>	Treasurer
<i>Richard Stannard</i>	Trustee
<i>Ann Catto</i>	Trustee (retired, 25th September 2021)
<i>Nicolas Rimmer</i>	Trustee

Bankers

HSBC Bank PLC 3 Leigh Road Eastleigh SO50 9YW	Shawbrook Trust Lutea House Warley Hill Business Park The Drive Great Warley Brentwood Essex CM13 3BE
--	--

Objectives

The objectives of Pamoja are the advancement of the Christian religion, the relief of poverty and the advancement of education in accordance with the principles of the Evangelical Christian church in Africa.

NOTE: the relief of poverty includes provision of health care and medical needs.

Statement of Public Benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and setting the grant making policy for the year.

Pamoja provides public benefit by:

1. communicating the Gospel of Jesus Christ both to those we serve in Africa and our communities in the UK;
2. providing clothing, feeding and housing to those in poverty in Africa;
3. providing access to education for Africans
4. providing access to medication in Africa
5. providing relief when there is a humanitarian crisis in Africa
6. involving people in the UK and elsewhere in helping others who are less fortunate

How We Work

Trustees

Trustees are appointed from time to time by existing committee members. Potential trustees must be sympathetic to the aims and objectives of the charity. There are no provisions regarding compulsory retirement of trustees. There must be a minimum of three trustees at any time, but there is no maximum number. Trustees tend to meet every three months, but in any event, not less than twice a year.

Partnerships

During the year, Pamoja worked in partnership with Pamoja Development Projects (PDP) in Kenya. PDP is a registered non-governmental organisation (NGO) run by trustees who are born again Christians and who hold all the objectives of Pamoja. At all times there is at least one Pamoja trustee also acting as a trustee for PDP. Pamoja works very closely with those involved in PDP and the projects that PDP are involved in enable Pamoja to fulfil their aims and objectives.

Pamoja works in partnership with Blythswood Care based in Scotland (Scottish Charity Register SC021848). Blythswood Care contribution to Pamoja primarily supports education and projects located at Magina.

Volunteers

Some Pamoja supporters volunteer to support the operation of Pamoja UK in roles like book-keeping, education coordination, newsletters, and other ad-hoc tasks. The support that these volunteers provide is essential for the charity to operate and is very much appreciated.

Agency Collections

Pamoja acts as an Agent for three charities or charitable trusts, to enable their contributions to be channelled to the specific area they wish to be involved in in Kenya, each one of which has similar aims to Pamoja. The total received via agency collection in 2021 was £5,311 and the total distributed £4,959 leaving a balance on £399 at the end of the year. These are separate to, and therefore not shown in, the Statement of Financial Activities; the undistributed balance is shown on the balance sheet.

Activities and Achievements

Pamoja has achieved the following during this period in relation to the charity's objectives:

1. Because of Covid-19 no trustees or UK volunteers were able to visit Kenya during 2021 but there was a lot of contact with our Pamoja family during the year via online means. An alumni WhatsApp group has been set up. Even board meetings were held using WhatsApp.
2. Encouraging and supporting Christians in Africa to effectively proclaim the good news of Jesus Christ. We encouraged those giving out the relief funds to preach the good news of Jesus whilst distributing the aid.
3. Caring for very needy children & orphans in Pamoja's two care centres at Kware and Magina. Two new children joined the Kware Care Centre as their elderly guardian could no longer care for them.
4. Covid relief. Throughout January to December Pamoja continued to send monthly relief support to about 300 families. Some get money sent to them via mpesa. Others (mainly elderly widows) get food delivered to them. These families rely on this support each month to buy food and pay rent.
5. Magina Care Centre. We built a new kitchen at the Centre. The kitchen is bigger and more airy to reduce smoke pollution. We also erected a new chain link fence at the Magina Care Centre to improve the security.

6. Educational sponsorship schemes and support for 163 children. This includes 4 students sponsored who started university in September 2021. Many are sponsored to go to primary school. Others at secondary school, college or vocational training. Our university students are studying teaching, Nursing, Engineering and studying to become a clinical officer. School children are given a school uniform, a pair of school shoes and a PE kit.
7. Running a rural community medical clinic at Endau which employs a nurse, a nurse aid, a night guard and a cleaner. Most patients pay for treatment but the clinic gives free medication to those very needy from the local community. Extra money was sent each month to cover "free" medication to those who could not afford it. A new motorbike was bought for the nurse so he could access vulnerable patients not able to travel
8. Supporting the Magina school. The school remained open throughout 2021 with short holidays between terms to allow for catch up after closures in 2020. A new laptop for the school was bought with monies sent in 2020. The school continues to provide a free school dinner for all children and staff. Textbooks and new desks were bought for the classrooms
9. Money was sent to pay medical bills for Mildred, our Pamoja admin lady and Matron of the Kware Care Centre. She was diagnosed with cancer and Pamoja managed to pay for all her treatment, hospital stays, bills, transport and outpatient care.
10. Pamoja paid for a house build on family land for two sponsored children and their families. One child had electricity connected to his home.
11. A new smart phone was bought for Kioko who coordinates the education sponsorship scheme to allow him to remain in contact with the children via WhatsApp and also to take good photos!
12. A modest monetary gift was sent to all Kenyan Pamoja staff for Christmas. The price of goods went up in Kenya over the year of 2021 so this gift was to enable everyone to enjoy Christmas a bit more!
13. A new printer/scanner/photocopier was bought for the Tala projects.
14. Money was sent to support the new church building project in Magina.

Financial Review

Funds

During 2021 significant work has been undertaken to simplify the fund structure of the charity. Over the years funds have been set up for projects where donors expressed specific uses for their gifts. As this became more complicated it was agreed to curtail these and ask donors to give to general funds so that funding for the projects, together with emerging needs, could be met. The restricted funds will be closed as the funds are used up. Future projects will be funded from the general funds with daughter funds - designated by the trustees - to be used to help monitor spending. Where a non-binding preference is expressed by a donor, other than the areas covered by the designated funds, these are monitored as part of the unrestricted funds.

Income

Overall income was £203,747 which was £9,349 more than the previous year. This overall net increase reflects an increase in general fund giving, and a generous response to an appeal for our faithful Kware Care centre staff member who needed cancer treatment. This appeal received, £23,848 in 2021.

Expenditure

Overall expenditure was £197,151, an increase of £59,453 on 2020. This reflects a return to more normal spends as schools and care homes in Kenya were able to reopen, and the Appeals and Relief funds sent out to Kenya.

The total UK spend on support costs of £1,427 was less than 1% of total expenditure.

Balance

The funds of the charity stand at £114,203 on the 31st December 2021, a 6% increase on the previous year.

Reserves Policy

The Trustees have determined that the charity shall retain a reserve of at least £10,000 to allow for variation in cash flow and unexpected events, and to cover redundancy pay for workers in Kenya should the charity close. There are no plans or expectation that the charity will close.

The Trustees have defined reserves as unrestricted funds that: are held in cash, are not needed to cover temporary negative balances on restricted funds and are not donated by a grantor to the charity. On the 31st December 2021 the reserves were £71,303 and were held within the unrestricted funds balance of £78,795.

Future Plans

The charity will continue with (but is not limited to) the following activities:

1. Education sponsorships including Primary school, Form school and university/vocational scholarships
2. Encouraging those who have benefitted from the Pamoja project to be involved
3. Development of the Magina school. In 2022 we plan to build two further classrooms at the school
4. Supporting the care centres at Kware and Magina. In 2022 this will include rebuilding a new "rest house" and rebuilding the dining room
5. Running the clinic at Endau. In 2022 we plan to dig a well to supply fresh water to the clinic and the surrounding community
6. Relief as needed

Chair of Trustees Declaration

On behalf of the UK Trustees, I certify the statements made in this document are complete and correct, giving an accurate view of the charity.



Sheena Griffin
Chair of Trustees

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

INDEPENDENT EXAMINER'S REPORT

Registered Charity No. 1085466

I report on the financial statements of Pamoja for the year from 1 January 2021 and ended 31 December 2021, which are set out on pages 9 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Report

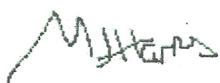
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently the report is limited to those matters set out in the statement below.

Independent Examiner's Declaration

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts did not accord with the accounting records

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.



Michael Harris MIAB
Independent Examiner

18a Church Road
Bishopstoke
Eastleigh
SO50 6BH

FINANCIAL STATEMENTS

Statement of Financial Activities

	Unres. funds	Desig. funds	Restr. funds	2021 Total	2020 Total	Note
Incoming resources						
Incoming resources from generated funds						
Voluntary income	53,706	70,048	79,247	203,641	194,188	
Income from activities for generating funds	640					
Investment income	106	-	1	107	209	
Total incoming resources	54,452	70,048	79,248	203,747	194,398	
Resources used						
Charitable activities	12,938	79,536	103,248	197,151	135,526	
Other resources used	1,427	-		1,427	2,172	
Total resources used	14,365	79,536	103,248	197,151	137,698	
Net incoming / outgoing resources before transfer	40,087	(9,489)	(24,001)	6,597	56,699	D
Transfers						
Gross transfers between funds – in	491	10,621	10,745	21,857	900	
Gross transfers between funds – out	(21,193)	-	(663)	(21,857)	(900)	
Net incoming / outgoing before other gains / losses	21,490	13,988	21,221	56,699	56,699	A
Other recognised gains / losses	-	-	-	-	-	
Net movement in funds	21,490	13,988	21,221	56,699	56,699	
Reconciliation of funds						
Total funds brought forward	59,410	14,141	34,055	107,606	50,907	
Total funds carried forward	78,795	15,274	20,135	114,203	107,606	

Pamoja generates a small amount of funds by selling handmade crafts through Christian Bookshops and at Pamoja events.

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented.

Balance Sheet as at 31st December 2021

	2021 Total	2020 Prior total	Notes
	£	£	
Fixed assets			
Tangible assets	—	—	
Current assets			
Debtors, tax rebate due	3,647	10,694	
Cash at bank and in hand	110,955	102,958	
	114,602	113,652	B
Current Liabilities			
Creditors: Amounts after more than one year	-	6,000	
Agency Collections	399	46	
	399	6,046	C
Net current assets less total liabilities	114,203	107,606	
Total assets less current liabilities	114,203	107,606	
Total net assets less liabilities	114,203	107,606	
Represented by			
Unrestricted	78,795	59,410	
Designated	15,274	14,142	
Restricted	20,135	34,055	
Funds of the charity	114,203	107,606	

Treasurer's Declaration

The financial statements were approved by the trustees on 21st May 2022 and were signed on their behalf by:



Jo Hill
Treasurer

Pamoja UK
70, Meon Crescent
Chandlers Ford
Eastleigh
SO53 2PB

Notes to the Accounts

The initial notes in this section apply to this entire document. The notes that are prefixed with a letter of the alphabet relate to the statement of financial activities (SOFA) and the balance sheet.

1: Policies

Accounting convention

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts, and in accordance with applicable UK accounting standards.

Income

All income is accounted for on a received basis except for income tax refunds and exceptional items. All interest is normally paid into the unrestricted general fund.

Expenditure

Expenditure is accounted for on a paid basis and has been analysed between:

1. Charitable activities. This category includes all expenditure on activities in furtherance of the charity's objects, including all expenditure on costs incurred in support of the charitable activities undertaken by the charity.
2. Support costs. This category includes all expenditure on the management and administration of the charity.

Funds

In 2021 the charity made use of the following funds:

1. Unrestricted funds.
 - a. General funds that are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the Charity and which have not been designated for other purposes.
 - b. Reserves as defined by the Reserves Policy on page 6.
2. Designated Funds. Unrestricted funds are allocated to these funds by the trustees for monitoring purposes (including where a preference has been expressed, but not a restriction, by the donor) They will be used for the purposes described against each fund unless there is no further need. The funds comprise:
 - a. Alternative Gifts fund – Used to buy alternative gifts such as chickens and sheep for supported causes.
 - b. Education fund – used to pay for
 - i. children to go to school
 - ii. uniforms;
 - iii. education co-ordination in Kenya;
 - iv. medical expenses for children enrolled in the education programme;
 - v. relief, food etc. for families of children enrolled in the education programme
 - c. Endau Clinic fund – A health clinic for the Endau and surrounding communities
 - d. Kware fund – Used to support the Kware Centre and the very needy children and orphans that live there.
 - e. Magina fund – Used to support The Mier Pamoja Care Centre and the very needy children and orphans that live there.
 - f. Magina School building (capital) fund – A Primary School for the local Magina community teaching in English. Exams in Kenya are in English.

3. **Restricted Funds.** Sums donated to these funds are restricted for the purposes described. The funds comprise:
- a. Appeals fund a specific short-term appeal. In 2021 this was set up for one of our workers in Kenya to receive care for urgent treatment
 - b. Emmanuel Fund – This was set up in 2019 in order to support a young Kenyan who had been part of the Pamoja programme in Kenya since the age of 10, to study for a degree in Civil Engineering in the UK.
 - c. Magina School running costs fund – Support for on-going costs of running the school. The school is fee-paying, however, Pamoja pays the fees for children enrolled in the education programme that attend the school and provides monies for school meals through a Grantor.
 - d. Relief Fund – Set up in 2020 to support flood victims and poverty brought about by the Covid-19 pandemic. This was closed at the end of 2021 and any further funds needed to support this project will be taken from the general fund.
 - e. Specified Gifts Fund – this has been a fund where donors give amounts for a specific need. This fund will be closed when empty with specific needs being met instead by donations through general funds.

Volunteers

The value of voluntary help received is not included in the financial statements but is described in the trustee's report.

2: Staff and Trustees

No trustees in the UK received any remuneration during 2021 (2020: £nil). There are no staff in the UK, only volunteers. Wages were, however, paid for staff in Kenya.

A: Transfers

All designated & restricted funds that were in deficit on the 31st December 2021 had funds transferred to them from the unrestricted general fund totalling £21k, so their end balance was zero. Other transfers were at the request of the donors.

B: Debtors

The only debtor to the charity was the Gift Aid owing for 2021, £3,647.

C: Liabilities

The liabilities of the charity are £399 held as agency collection.

D: Detailed Income and Expenditure by Fund 2021

£	Unres. General	Other Funds											Deag. Total	Restrict. Total	Total 2021	Prior Year 2020		
		All. Giving	Appeals	Education	Emmanuel	Endau Clinic	Kwere Care Home	Magina Care Home	Magina School building (capital)	Magina School running costs	Relief	Specified gifts						
Donations																		
Organisations	8,683	2,000	600	4,239	—	—	—	—	—	—	—	—	—	—	—	—	—	
Personal giving	27,198	1,028	19,596	39,454	11,800	7,010	7,010	8,334	7,983	—	12,000	1,000	13,659	6,378	6,239	19,978	34,900	
	35,881	3,028	20,196	43,693	11,800	7,010	8,334	7,983	—	—	12,000	14,659	11,438	5,080	63,809	49,915	140,922	
																		175,822
																		169,812
Other Income																		
Income tax recovered	17,828	—	3,650	—	2,900	—	—	—	—	—	—	2,804	—	—	—	9,354	27,179	25,377
Income from charitable activities	640	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	640	209
Interest received	108	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	107	—
	18,572	—	3,650	—	2,901	—	—	—	—	—	—	2,804	—	—	—	9,355	27,926	25,586
Total Income	54,452	3,028	23,846	43,693	14,501	7,010	8,334	7,983	—	—	12,000	17,463	11,438	—	70,046	79,248	203,747	194,398
Charitable activities																		
Construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Expenses	12,938	858	19,780	44,736	18,100	—	9,434	13,006	11,145	—	448	12,221	36,526	14,530	79,536	103,248	195,723	135,526
Land	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Support	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Wages	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	12,938	858	19,780	44,736	18,100	—	9,434	13,006	11,145	—	448	12,221	36,526	14,530	79,536	103,248	195,723	135,526
Support costs																		
Banking	22	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
IT Support	922	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other UK spend	484	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	1,427	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total expenditure	14,365	858	19,780	44,736	18,100	—	9,434	13,006	11,145	—	448	12,221	36,526	14,530	79,536	103,248	197,152	137,698
Surplus/(deficit)	40,086	2,170	4,065	(1,043)	(3,599)	(2,424)	(4,672)	(3,162)	(448)	(221)	(21,063)	(3,092)	(9,489)	(24,001)	6,566	56,699		
Transfers to/from	(20,702)	—	—	6	—	2,424	4,672	3,162	357	—	10,745	(663)	10,621	10,082	—	—		
Brought forward balance	69,410	1,182	—	12,960	14,672	—	—	—	—	91	3,014	10,318	5,980	14,141	34,085	107,606	50,907	
Carried forward balance	78,794	3,351	4,065	11,923	11,073	—	—	—	—	—	2,794	—	2,204	15,274	20,135	114,203	107,606	

PAMOJA

England & Wales - Charity number 1085466

Accounts

Pamoja

**Trustees Annual Report
and
Financial Statements**

31st December 2020

REGISTERED CHARITY NO 1085466

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TRUSTEES ANNUAL REPORT

This annual report covers the period 1st January 2020 till 31st December 2020.

Governing document

Declaration of trust dated 19th October 2000 as amended by supplemental deed 25 January 2001

Trustees

<u>Name</u>	<u>Role</u>
Sheena Griffin	Chair
Tim Griffin	Secretary
Jo Hill	Treasurer
Ann Catto	Trustee
Nick Rimmer	Trustee
Richard Stannard	Trustee as from 16 th November 2020

Principal office

70 Meon Crescent
Chandlers Ford
Eastleigh
Hampshire
SO53 2PB

Bankers

HSBC Bank PLC 2 The Precinct Winchester Road Chandlers Ford Eastleigh SO53 2GA	Shawbrook Trust Lutea House Warley Hill Business Park The Drive Great Warley Brentwood Essex CM13 3BE
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Examiner

Michael John Harris
18a Church Road
Bishopstoke
Eastleigh
SO50 6BH

Introduction

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2020. These have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, and the Charities Act 2011.

Objectives

The objectives of Pamoja are the advancement of the Christian religion, the relief of poverty and the advancement of education in accordance with the principles of the Evangelical Christian church in Africa.

Statement of public benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and setting the grant making policy for the year.

Pamoja provides public benefit by:

1. communicating the Gospel of Jesus Christ both to those we serve in Africa and our communities in the UK;
2. providing clothing, feeding and housing to those in poverty in Africa;
3. providing access to education for Africans
4. providing access to medication in Africa
5. providing relief when there is a humanitarian crisis in Africa
6. involving people in the UK and elsewhere in helping others who are less fortunate

Organisation

Trustees are appointed from time to time by existing committee members. Potential trustees must be sympathetic to the aims and objectives of the charity. There are no provisions regarding compulsory retirement of trustees. There must be a minimum of three trustees at any time, but there is no maximum number. Trustees tend to meet every three months, but in any event, not less than twice a year.

During the year, Pamoja worked in partnership with Pamoja Development Projects (PDP) in Kenya. PDP is a registered non-governmental organisation (NGO) run by trustees who are born again Christians and who hold all the objectives of Pamoja. At all times there is at least one Pamoja trustee also acting as a trustee for PDP. Pamoja works very closely with those involved in PDP and the projects that PDP are involved in enable Pamoja to fulfil their aims and objectives.

Pamoja works in partnership with Blythwood Care based in Scotland (Scottish Charity Register SC021848). Blythwood Care contribution to Pamoja primarily supports education and projects located at Magina.

Pamoja acts as an Agent for three charities or charitable trusts, to enable their contributions to be channelled to the specific area they wish to be involved in in Kenya, each one of which has similar aims to Pamoja. The total received via agency collection in 2020 was £4,680 and the total distributed £4,634 leaving a balance on £46 at the end of the year. These are separate to, and therefore not shown in, the Statement of Financial Activities (the undistributed balance is, however, shown on the balance sheet).

Review of the year

Pamoja has achieved the following during this period in relation to the charity's objectives:

1st January 2020 to
31st December 2020

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1. One extended visit (6 weeks in January and February 2020) by a Pamoja UK trustee and two Pamoja supporters (one for 6 weeks with trustee and the other for 2 weeks in February) to monitor and report on the various Pamoja projects, particularly focussing on the Magina Care Centre, Magina school and PDP accounts.
2. Encouraging and supporting Christians in Africa to effectively proclaim the good news of Jesus Christ. Whilst in Kenya in February, Sheena Griffin and Chibesa Diaper taught at the Ladies Conference - theme for the day was "Who is Jesus?"
3. Caring for very needy children & orphans in Pamoja's two care centres at Kware and Magina. During 2020 the Care Centres were closed and the children sent home to guardians due to the COVID pandemic. Money was sent to the guardians each month to support the families so that food could be bought and rent could be paid.
4. Magina flood relief. Food and household supplies were given out to families affected by the floods in March in the Magina community. Some houses were completely destroyed in the floods. Pamoja helped 3 families by rebuilding their houses.
5. Covid relief. From April, every month Pamoja has been sending money to support about 300 families. Some get money sent to them via mpesa. Others (mainly elderly widows) get food delivered to them. These families rely on this support each month to buy food and pay rent.
6. Magina Care Centre. We installed a new 10,000L water tank to catch rainwater. We also bought 6 new metal bunk beds with mattresses and bedding. A new double gas burner and gas bottle was bought for the kitchen.
7. Educational sponsorship schemes and support for 138 children. This includes 25 in tertiary education - either university, college or vocational skills training. During 2020 we supported 31 children in secondary education, and the remaining 82 children were sponsored in primary education - most of whom attended our Pamoja primary school in Magina, near Kisumu in Kenya. Our university students are studying teaching, quantity surveying, Engineering and studying to become a clinical officer. One child in tertiary education was given a laptop for their own use at college as classes were being run on-line due to COVID restrictions.
8. Running a rural community medical clinic at Endau which employs a nurse, a nurse aid, a night guard and a cleaner. Most patients pay for treatment but the clinic gives free medication to those very needy from the local community. A new solar fridge was installed at the clinic to enable storage of child immunization vaccines, rabies vaccines, lab reagent fluids and snake anti-venom, as well as insulin for diabetics. Extra money was sent out in Feb, April, May, July and Aug to cover medication for those who could not afford to pay.
9. Supporting the Magina school. The school was closed from March until October due to the COVID pandemic. During this time money was sent to pay the school staff wages as parents were no longer paying school fees. We bought a new printer/scanner/copier for the school as well as a new mobile phone for the headteacher. Money was sent for a new laptop for the school but this was not bought till 2021. We rebuilt the girls toilets that sunk during the wet weather. Water points and sanitizer was bought for both the school and the Magina Care Centre as per COVID guidelines. After the floods in March three new houses for teachers were built on the school compound as the houses they rented had become unsafe to live in. Electricity was installed in the remaining 4 classrooms, the office, staff room and library. A double gas burner and gas bottle was bought for the school kitchen as they cook lunch for the 200+ pupils every day.
10. One hundred mosquito nets were bought and given out for free in the Magina community.
11. A sewing machine was given to a Pamoja contact through our alternative gifts programme to enable them to set up a business.
12. We celebrated one of our past Kware Care Centre children (Julius) getting married in December and helped with his wedding costs.

13. Through a sponsor we helped one Pamoja alumni girl set up a hair salon business by sending funds to Kenya to provide a loan; these funds will not be returned to the UK. This salon opened in Feb 2021.
14. GDPR: We are implementing GDPR principles across the data that we hold within Pamoja.

Overall income was £194,398 which was £24,745 more than the previous year. This overall net increase was in response to an appeal for a new project in Kenya (relief fund), which received £44,069 in 2020, a large drop in Emmanuel Fund income of £21,366 and a smaller drop in income to other restricted funds. The Emmanuel fund was still able to fulfil its role in enabling a young Kenyan, who had been part of the Pamoja programme in Kenya since the age of 10, to study for a degree in Civil Engineering in the UK.

Overall expenditure was £137,698, £30,280 less than the previous year. This was the effect of Covid-19 causing the Kenyan government to shut schools and care homes in Kenya. The drop in expenditure was not as harsh as it might have been because we were able to send out funds to families normally supported in the schools and care homes, mainly due to the new Relief fund and its expenditure of £33,751.

The total UK spend on support costs of £2,172 was less than 2% of total expenditure.

The funds of the charity stand at £107,606 on the 31st December 2020. This large increase compared with previous years is due to several factors, in particular the increase in income because of the new Relief fund for Covid and flooding, the decrease in expenditure as education stopped in Kenya for a substantial period in 2020, and the delay in sending January support ~£12k, by the Payment Service utilised by Pamoja, until January 2021.

Future prospects

The charity will continue with (but is not limited to) the following activities:

1. Education sponsorships including Form school and university/vocational scholarships
2. Encouraging those who have benefitted from the Pamoja project to be involved.
3. Development of the Magina school
4. Supporting the care centres at Kware and Magina
5. Running the clinic at Endau
6. Relief as needed
7. Looking for a significant plot of land in Kenya to co-locate some of the projects and develop new ministries.

Statement of trustees' responsibilities

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

In preparing those financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which 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 requirements of the Charity Act 2011, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Declaration

On behalf of the UK Trustees I certify the statements made in this document are complete and correct, giving an accurate view of the charity.



SHEENA GRIFFIN
TRUSTEE PAMOJA - CHAIR.

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PAMOJA

Registered Charity No. 1085466

I report on the financial statements of Pamoja for the year from 1 January 2020 and ended 31 December 2020, which are set out on pages 9 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act;
or
- the accounts did not accord with the accounting records

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.

Michael John Harris
18a Church Road
Bishopstoke
Eastleigh
SO50 6BH



FINANCIAL STATEMENTS FOR THE PERIOD 1ST JANUARY 2020 TO 31ST DECEMBER 2020

Statement of financial activities

	Unres. funds	Desig. funds	Restr. funds	2020 Total	2019 Total	Not e
Incoming resources						
Incoming resources from generated funds						
Voluntary income	39,713	70,179	84,296	194,188	169,430	A
Activities for generating funds	-	-	-	-	-	B
Investment income	200	-	9	209	223	C
Total incoming resources	39,914	70,179	84,305	194,398	169,653	A
Resources used						
Cost of generating funds						
Fundraising trading cost of goods sold and other...	-	-	-	-	-	B
Charitable activities	15,595	57,091	62,840	135,526	165,423	
Other resources used	2,172	-	-	2,172	2,555	
Total resources used	17,767	57,091	62,840	137,698	167,978	D
Net incoming / outgoing resources before transfer	22,146	13,088	21,465	56,699	1,675	
Transfers						
Gross transfers between funds – in	-	900	-	900	15,600	E
Gross transfers between funds – out	(706)	-	(194)	(900)	(15,600)	E
Net incoming / outgoing before other gains / losses	21,440	13,988	21,271	56,699	1,675	
Other recognised gains / losses						
Gains / losses on investment assets	-	-	-	-	-	
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	
Net movement in funds	21,440	13,988	21,271	56,699	1,675	F
Reconciliation of funds						
Total funds brought forward	37,969	154	12,784	50,907	49,232	F
Total funds carried forward	59,410	14,142	34,055	107,606	50,907	F

There may be minor discrepancies in the totals because the pence are not being shown.

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented.

Balance sheet

	2020 Total	2019 Prior total	Notes
	£	£	
Fixed assets			
Tangible assets	—	—	G
	—	—	G
Current assets			
Debtors, tax rebate due	10,694	14,723	H
Cash at bank and in hand	102,958	42,184	
	113,652	56,907	
Current Liabilities			
Creditors: Amounts after more than one year	6,000	6,000	
Agency Collections	46	-	
	6,046	6,000	
Net current assets less total liabilities	107,606	50,907	
Total assets less current liabilities	107,606	50,907	
Total net assets less liabilities	107,606	50,907	
Represented by			
Unrestricted	59,410	37,969	
Designated	14,142	154	
Restricted	34,055	12,784	
Funds of the charity	107,606	50,907	

There may be minor discrepancies in the totals because the pence are not being shown

Notes to the accounts

The initial notes in this section apply to this entire document. The notes that are prefixed with a letter of the alphabet relate to the statement of financial activities (SOFA) and the balance sheet. *In the notes, there may be minor discrepancies in the totals because the pence are not being shown.*

1: Policies**Accounting convention**

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts, and in accordance with applicable UK accounting standards.

Income

All income is accounted for on a received basis except for income tax refunds and exceptional items. All interest is normally paid into the unrestricted general fund.

Expenditure

Expenditure is accounted for on a paid basis and has been analysed between:

1. Costs of generating funds. This category includes all expenditure on fundraising and publicity.
2. Charitable activities. This category includes all expenditure on activities in furtherance of the charity's objects, including all expenditure on costs incurred in support of the charitable activities undertaken by the charity.
3. Support costs. This category includes all expenditure on the management and administration of the charity.

Funds

In 2020 the charity made use of the following funds:

1. Unrestricted funds.
General fund. The General fund is established to enable the management of income and expenditure and is used generally. It includes reserves of £49,266 and other unrestricted funds of £10,144 totalling £59,410.
 2. Designated Funds. Sums are allocated to these funds (including where a preference has been expressed, but not a restriction, by the donor). They will be used for the purposes described against each fund unless there is no further need. The funds comprise:
 - a. Alternative Gifts fund – Used to buy alternative gifts for supported causes.
 - b. Education fund – used to pay for
 - i. children to go to school
 - ii. uniforms;
 - iii. education co-ordination in Kenya;
 - iv. medical expenses for children enrolled in the education programme;
 - v. relief, food etc. for families of children enrolled in the education programme
 - c. Endau Clinic fund – A health clinic for the Endau and surrounding communities
 - d. Kware fund – Used to support the Kware Centre and the very needy children and orphans that live there.
 - e. Magina fund – Used to support The Mier Pamoja Care Centre and the very needy children and orphans that live there.
 3. Restricted Funds. Sums donated to these funds are restricted for the purposes described. The funds comprise:
 - a. Magina School building (capital) fund – A Primary School for the local Magina community teaching in English. Exams in Kenya are in English.
 - b. Magina School running costs fund – Support for on-going costs of running the school. The school is fee-paying, however, Pamoja pays the fees for children enrolled in the education programme that attend the school.
 - c. Emmanuel Fund – This was set up in 2019 in order to support a young Kenyan who had been part of the Pamoja programme in Kenya since the age of 10, to study for a degree in Civil Engineering in the UK.
 - d. Relief Fund – Set up in 2020 to support flood victims and poverty brought about by the Covid-19 pandemic
-

- e. Specified Gifts Fund –a fund where donors give amounts for a specific use. These funds are carefully monitored to make sure they are paid out in accordance with the donors wishes within a reasonable period of their receipt in pursuit of the purpose of the Charity.

Reserves

The Trustees have determined that the charity shall retain a reserve of at least £10,000 to allow for variation in cash flow and unexpected events, and redundancy pay for workers in Kenya. The Trustees have defined reserves as unrestricted funds that: are held in cash, are not needed to cover temporary negative balances on restricted funds and are not donated by a grantor to the charity. On the 31st December 2020 the reserves were £50,956 and were held within the unrestricted funds balance of £59,460.

2: Staff and Trustees

No trustees in the UK received any remuneration during 2020 (2019: £nil). Wages were, however, paid for staff in Kenya.

A: Income

The income for 2020 was £194,398 (2019: £169,653) with £42,073 coming from organisations, £126,739 from personal giving, £25,377 from income tax recovered and £209 from interest received. The large net increase is mainly due to the income into the new designated Relief fund set up in 2020 which received £44,069 and the decrease in income to Emmanuel Fund from £30,911 to £9,545, along with smaller decreases in spending in the other funds. The Emmanuel fund was still able to fulfil its purpose in enabling a young Kenyan, who had been part of the Pamoja programme in Kenya to study for a degree in Civil Engineering in the UK.

B: Activities for generating funds

Pamoja does not perform any trading to generate funds and therefore there are no associated costs.

C: Investment income

Interest rates continued to be low on money held in the UK bank accounts of Pamoja. Interest received in 2020 was £209 (2019: £223).

D: Expenditure

The expenditure for 2020 was £137,698 (2019: £167,978). The £30,280 net decrease was a combination of the large expenditure of £33,751 in the newly formed Relief fund offset by a decrease in spending in most of the funds. Due to a delay in invoicing until 2021, by the university being attended, the Emmanuel fund expenditure in 2020 of £760 was also much less (2019: £25,023). The balance in the Emmanuel fund at the end of the year covers all the delayed invoices. In 2020 Pamoja spent £2,172 on goods and services and governance costs in the UK.

E: Transfers

All designated funds that were in deficit on the 31st December 2020 had funds transferred to them from the unrestricted general fund totalling £706 so their end balance was zero. The transfer needed in 2020 was much less than in previous years.

F: Net movement of funds

1. The funds of the charity on the 31st December 2020 showed a large net increase of £56,599 (2019: £1,675). This was due largely to three factors, the increase in income because of the new Relief fund for Covid and Flooding, the expenditure being down as education stopped in Kenya for a substantial period in 2020, and the delay in sending January support ~ £12k, by the Payment Service utilised by Pamoja, until January 2021.

G: Fixed assets

The charity has no fixed assets.

H: Debtors

The only debtor to the charity was the Gift Aid owing for 2020, £10,694.

I: Liabilities

The liabilities of the charity are £6,046k, £6k being a long term, interest free loan made towards the Emmanuel Fund, and £46 held as agency collection.

Detailed income and expenditure by fund 2020

£	Unres. General	Other Funds							Desig. Total	Restrict. Total	Total 2020	Prior Year 2019			
		Ait. Giving	Education	Emmanuel	Endau Clinic	Kware Care Home	Magina (Care Home)	Magina School building (capital)					Magina School running costs	Relief	Specified gifts
Donations															
Organisations	5,910		4,914	4,460	20	1,000	850		12,000	5,945	7,073	6,784	29,378	42,073	61,871
Personal giving	15,169	1,178	44,392	4,200	4,321	6,520	5,984		200	32,856	11,419	63,395	48,175	126,739	91,530
	21,079	1,178	49,306	8,660	4,341	7,520	7,834		12,200	38,201	18,492	70,179	77,554	168,812	153,401
Other income															
Income tax recovered	18,634			875						5,868			6,743	25,377	16,028
Interest received	200			9									9	209	223
	18,834			884						5,868			6,752	25,586	16,250
Total income	39,914	1,178	49,306	9,544	4,341	7,520	7,834		12,200	44,069	18,492	70,179	84,305	194,398	169,653
Charitable activities															
Construction															
Expenses	15,595		36,456	300	4,799	7,802	7,884		1,232	33,751	15,805	57,091	61,147	133,833	165,424
Land													460	460	
Support															
Wages	15,595	150	36,456	760	4,799	7,802	7,884	1,232	11,292	33,751	15,805	57,091	62,840	135,526	165,424
Support costs															
Banking															
Expenses															
Travel															
Wages														2,172	2,555
UK spend	2,172													2,172	2,555
	2,172													2,172	2,555
Total expenditure	17,767	150	36,456	760	4,799	7,802	7,884	1,232	11,292	33,751	15,805	57,091	62,840	137,698	167,978
Surplus/(deficit)	22,146	1,028	12,850	8,784	(458)	(282)	-50.11	(1,232)	908	10,318	2,688	13,088	21,465	56,699	1,675
Transfers to/(from)	(706)		110		458	282	50.11				(194)	900	(194)		
Brought forward balance	37,969	154						1,324	2,106		3,466	154	12,784	50,907	49,232
Carried forward balance	59,410	1,182	12,960	14,672				91	3,014	10,318	5,960	14,142	34,055	107,606	50,907

There may be minor discrepancies in the totals because the pence are not being shown