

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

1st January 2020 to
31st December 2020

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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:

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
		Alt. 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
Personal giving	15,169	1,178	44,392	4,200	4,321	6,520	6,984	—	200	32,566	11,419
	21,079	1,178	49,306	8,660	4,341	7,520	7,834	—	12,200	38,201	18,492
Other Income											
Income tax recovered	18,634	—	—	875	—	—	—	—	—	5,868	—
Interest received	200	—	—	9	—	—	—	—	—	—	—
	18,834	—	—	884	—	—	—	—	—	5,868	—
Total income	39,914	1,178	49,306	9,544	4,341	7,520	7,834	—	12,200	44,069	18,492
Charitable activities											
Construction	—	—	—	—	—	—	—	1,232	—	—	—
Expenses	15,595	150	36,456	300	4,799	7,802	7,884	—	11,292	33,751	15,805
Land	—	—	—	—	—	—	—	—	—	—	—
Support	—	—	—	460	—	—	—	—	—	—	—
Wages	—	—	—	—	—	—	—	—	—	—	—
	15,595	150	36,456	760	4,799	7,802	7,884	1,232	11,292	33,751	15,805
Support costs											
Banking	—	—	—	—	—	—	—	—	—	—	—
Expenses	—	—	—	—	—	—	—	—	—	—	—
Travel	—	—	—	—	—	—	—	—	—	—	—
Wages	—	—	—	—	—	—	—	—	—	—	—
UK spend	2,172	—	—	—	—	—	—	—	—	—	—
	2,172	—	—	—	—	—	—	—	—	—	—
Total expenditure	17,767	150	36,456	760	4,799	7,802	7,884	1,232	11,292	33,751	15,805
Surplus/(deficit)	22,146	1,028	12,850	8,784	(458)	(282)	(50.11)	(1,232)	908	10,318	2,688
Transfers to/(from)	(706)	—	110	—	458	282	50.11	—	—	(194)	—
Brought forward balance	37,969	154	—	5,888	—	—	—	1,324	2,106	—	3,468
Carried forward balance	59,410	1,182	12,960	14,672	—	—	—	91	3,014	10,318	5,960

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