



**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
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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**

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 Blythwood Care based in Scotland (Scottish Charity Register SC021848). Blythwood 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**

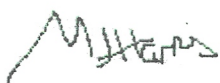
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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
<b>Incoming resources</b>						
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	
<b>Total incoming resources</b>	<b>54,452</b>	<b>70,048</b>	<b>79,248</b>	<b>203,747</b>	<b>194,398</b>	
<b>Resources used</b>						
Charitable activities	12,938	79,536	103,248	197,151	135,526	
Other resources used	1,427	-		1,427	2,172	
<b>Total resources used</b>	<b>14,365</b>	<b>79,536</b>	<b>103,248</b>	<b>197,151</b>	<b>137,698</b>	
<b>Net incoming / outgoing resources before transfer</b>	<b>40,087</b>	<b>(9,489)</b>	<b>(24,001)</b>	<b>6,597</b>	<b>56,699</b>	<b>D</b>
<b>Transfers</b>						
Gross transfers between funds – in	491	10,621	10,745	21,857	900	
Gross transfers between funds – out	(21,193)	-	(663)	(21,857)	(900)	
<b>Net incoming / outgoing before other gains / losses</b>	<b>21,490</b>	<b>13,988</b>	<b>21,221</b>	<b>56,699</b>	<b>56,699</b>	<b>A</b>
<b>Other recognised gains / losses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Net movement in funds</b>	<b>21,490</b>	<b>13,988</b>	<b>21,221</b>	<b>56,699</b>	<b>56,699</b>	
<b>Reconciliation of funds</b>						
<b>Total funds brought forward</b>	<b>59,410</b>	<b>14,141</b>	<b>34,055</b>	<b>107,606</b>	<b>50,907</b>	
<b>Total funds carried forward</b>	<b>78,795</b>	<b>15,274</b>	<b>20,135</b>	<b>114,203</b>	<b>107,606</b>	

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 31<sup>st</sup> December 2021**

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

**Treasurer's Declaration**

The financial statements were approved by the trustees on 21<sup>st</sup> 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:
- 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
  - 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.
  - 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.
  - 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.
  - 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											Deap. 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	—	—	—	—	—	—	—	12,000	1,000	6,378	6,239	19,978	34,900	42,073	
	Personal giving	27,198	1,028	19,596	39,454	11,600	7,010	8,334	7,983	—	—	—	—	13,659	5,060	63,809	49,915	140,922	126,739	
		35,881	3,028	20,196	43,693	11,600	7,010	8,334	7,983	—	12,000	14,659	11,438	—	—	70,048	69,893	175,822	168,812	
Other Income	Income tax recovered	17,826	—	3,650	—	2,900	—	—	—	—	—	—	—	2,804	—	—	—	9,354	27,179	25,377
	Income from charitable activities	640	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	1	640	209
	Interest received	18,572	—	3,650	—	2,901	—	—	—	—	—	—	—	2,804	—	—	—	9,355	27,926	25,586
Total Income		54,482	3,028	23,846	43,693	14,501	7,010	8,334	7,983	—	12,000	17,463	11,438	—	—	70,048	79,248	203,747	194,398	
Charitable activities	Construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,232
	Expenses	12,938	858	19,780	44,736	18,100	9,434	13,006	11,145	448	12,221	38,526	14,530	—	—	79,536	103,248	195,723	133,833	
	Land	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Support Wages	Support	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	460
	Wages	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
		12,938	858	19,780	44,736	18,100	9,434	13,006	11,145	448	12,221	38,526	14,530	—	—	79,536	103,248	195,723	135,526	
Support costs	Banking	22	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	22	—
	IT Support	922	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	922	980
	Other UK spend	484	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	484	1,192
	1,427	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,427	2,172
Total expenditure		14,365	858	19,780	44,736	18,100	9,434	13,006	11,145	448	12,221	38,526	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)	6,586	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		59,410	1,182	—	12,980	14,672	—	—	—	91	3,014	10,318	5,980	—	—	14,141	34,065	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	