



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.

A handwritten signature in black ink, appearing to read 'Tim Griffin', with a long horizontal flourish extending to the right.

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	
	74,329	95,344	B
Current Liabilities			
Creditors: Amounts after more than one year	-	-	
Agency Collections	-	-	
	-	-	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	74,329	95,344	

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	Alt. Giving	Appeals	Education	Linked NGO Losses	Other Funds	Endau Clinic	Kware Care Centre	Magina Care Centre	Magina School running costs	Design. Total	Restrict. Total	Total 2024	Total 2023
Donations														
Organisations	14,446	—	—	3,758	—	—	—	—	—	12,000	3,758	12,000	30,204	43,813
Personal giving	39,027	732	—	43,205	—	16,995	8,509	8,509	7,618	—	77,059	—	116,086	105,091
	53,472	732	—	46,963	—	16,995	8,509	8,509	7,618	12,000	80,817	12,000	146,289	148,904
Other income														
Income tax recovery	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	8,509	7,618	12,000	80,817	12,000	168,196	169,689
Charitable activities Expenses														
	78,592	826	286	53,424	—	8,609	9,982	9,982	12,363	13,732	85,204	14,017	177,814	177,995
	78,592	826	286	53,424	—	8,609	9,982	9,982	12,363	13,732	85,204	14,017	177,814	177,995
Support costs														
UK spend	2,531	—	—	—	—	—	—	—	—	840	—	840	3,371	3,219
Kenya fines	128	—	—	—	—	—	—	—	—	—	—	—	128	—
	2,659	—	—	—	—	—	—	—	—	840	—	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	286	53,424	7,898	8,609	9,982	9,982	12,363	14,571	93,103	14,857	189,083	181,214
Surplus/(deficit)	(5,872)	(94)	(286)	(6,451)	(7,898)	8,386	(1,473)	(4,745)	(2,571)	(2,571)	(12,286)	(2,857)	(21,015)	(11,525)
Transfers to/(from)	(18,886)		(2,225)	4,148	7,898	—	4,319	4,745			21,111	(2,225)	(0)	—
Brought forward balance	85,413	826	2,511	4,023	—	—	—	—	—	2,571	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