

# ST JOSEPH'S AFRICAN AID

England & Wales · Charity number 1087768

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2001-07-30

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

## Contact

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**Address** 7 Eriswell Crescent  
Hersham  
Walton-On-Thames  
Surrey  
KT12 5DS

**Phone** 07768664314

**Email** [lisakent@sjaa.org.uk](mailto:lisakent@sjaa.org.uk)

**Website** [www.sjaa.org.uk](http://www.sjaa.org.uk)

## Activities

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**Objects:** THE TRUSTEES SHALL HOLD THE TRUST FUND AND ITS INCOME UPON TRUST TO APPLY THEM FOR THE FOLLOWING OBJECTS ("THE OBJECTS") IN AFRICA ("THE AREA OF BENEFIT"): THE RELIEF OF POVERTY, SICKNESS AND DISTRESS AND THE ADVANCEMENT OF EDUCATION, AND FOR SUCH OTHER CHARITABLE PURPOSES AS THE TRUSTEES MAY SEE FIT.

**Activities:** The relief of poverty, sickness and distress and the advancement of education, and for such other charitable purposes as the trustees may see fit.

## Classification

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

## Geography

- **Area of benefit:** GABON, CONGO AND CAMEROUN
- Cameroon
- Congo (Democratic Republic)
- Gabon

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£68,743	£114,612	-	-
2024-05-31	£97,115	£195,868	-	-
2023-05-31	£238,504	£119,868	-	-
2022-05-31	£68,466	£65,442	-	-
2021-05-31	£53,632	£69,681	-	-

## Trustees

Name	Role	Appointed
<b>Lisa Kent</b>	Chair	2024-10-11
ANTONY JOHN WILLIAM HUDSON		2025-10-10
Denzil Mascarenhas		2019-01-18
Dr Alberto Ndumu		2023-03-22
Gregory Cole		2022-04-06
Lisa Jane Goring		2021-01-22
Pauline Janice Carter		2021-04-16
SAMANTHA HOLLY TURNER		2016-05-20

**ST JOSEPH'S AFRICAN AID**

England & Wales - Charity number 1087768

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# Accounts

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**St. Joseph's African Aid**  
(Registered Charity No. 1087768)

**Financial Statements and Trustees'  
Report**

**Year Ended 31 May 2025**

**St Joseph's African Aid**  
Registered Charity No 1087768

**Financial Statements and Trustees' Report  
for the Year Ended 31 May 2025**

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**St Joseph's African Aid (Registered Charity No 1087768)**

**Receipts and Payments Account for the Year Ended 31 May 2025**

£	Year to 31 May 2025					Total Funds	Last Year
	Restricted Funds (Income)			Restricted Funds	Unrestricted Funds		
	Schools	Teachers	Water/Medical				
	35,762	14,355	-	50,117	13,461	63,578	85,597
	255	2,805	-	3,060	1,032	4,092	11,315
	-	-	-	-	1,073	1,073	203
<b>Total receipts</b>	<b>36,017</b>	<b>17,160</b>	<b>-</b>	<b>53,177</b>	<b>15,566</b>	<b>68,743</b>	<b>97,115</b>

**Payments**

Grants for Charitable Purposes	(51,704)	(16,818)	(31)	(68,553)	(44,906)	(113,459)	(194,705)
Operating expenses (incl Newsletter)	-	-	-	-	(307)	(307)	(275)
Professional Fees	-	-	-	-	(700)	(700)	(700)
Bank charges	-	-	-	-	(146)	(146)	(188)
<b>Total payments</b>	<b>(51,704)</b>	<b>(15,283)</b>	<b>-</b>	<b>(63,557)</b>	<b>(46,059)</b>	<b>(114,612)</b>	<b>(195,868)</b>

**Net Receipts less Payments for the Year**

Cash balances - start year	(15,687)	342	(31)	(15,376)	(30,493)	(45,869)	(98,753)
<b>Cash balances - end year</b>	<b>29,972</b>	<b>15,641</b>	<b>31</b>	<b>45,644</b>	<b>66,120</b>	<b>111,764</b>	<b>210,517</b>
	14,285	15,983	-	30,268	35,627	65,895	111,764

**Statement of Assets and Liabilities**

£	At 31 May 2025					Total Funds	Last Year
	Restricted Funds (Income)			Restricted Funds	Unrestricted Funds		
	Schools	Teachers	Water/Medical				
Cash balances	14,285	15,983	-	30,268	35,627	65,895	111,764
Debtors	-	-	-	-	-	-	-
Creditor for professional fees	-	-	-	-	-700	-700	-700
<b>Net Assets at end year</b>	<b>14,285</b>	<b>15,983</b>	<b>-</b>	<b>30,268</b>	<b>34,927</b>	<b>65,195</b>	<b>111,064</b>

Approved on 10<sup>th</sup> Oct 2025 by the Trustees and signed on their behalf by:

*MICHAEL COLE*  
Trustee

*Pauline Carter*  
Finance Director & Trustee

Note: These Financial Statements should be read in conjunction with the accompanying Trustees' Report

**St Joseph's African Aid (Registered Charity No 1087768)**

***Independent Examiner's Report on the Accounts***

Report to the trustees of St Joseph's African Aid  
on the accounts for the year ended 31 May 2025

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

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. 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. We would like to point out that these accounts are based on the information provided by the Charity. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date 21/10/25

Anjani Boparai  
Sethi & Co.  
Chartered Certified Accountants  
59-60 Thames Street  
Windsor SL4 1TX

## **ST JOSEPH'S AFRICAN AID**

Charity Commission Registered Number 1087768

Registered address: Kenmore Cottage, The Friary, Windsor, Berkshire, SL42NP

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### **TRUSTEES' ANNUAL REPORT** **Financial Year: 1 June 2024 – 31 May 2025**

#### **Structure, governance and management**

St Joseph's African Aid (SJAA) is a registered charity established by a Trust Deed dated 9 July 2001.

The trustees who held office since 1 June 2024 are:

Mrs Pauline Carter  
Mr Gregory Cole  
Dr Joan O Davies  
Mrs Lisa Goring  
Mrs Lisa Kent (appointed 11<sup>th</sup> Oct 2024)  
Mr Denzil Mascarenhas (Chairman)  
Dr Alberto Ndumu  
Mr George Sebastian  
Mrs Samantha H Turner

The Trust Deed provides that there shall be at least four trustees. New trustees are appointed by the existing trustees. In selecting persons to be appointed as new trustees, the existing trustees consider the benefits of appointing a person who through residence, occupation, employment or otherwise has special knowledge of the circumstances of the countries where SJAA is active or who is otherwise able by virtue of his or her personal or professional qualifications to make a contribution to the pursuit of the objectives or the management of SJAA. This year saw the appointment of Mrs Lisa Kent a Magistrate, a previous donor, who has a wealth of knowledge in the banking world and chairing committees, including local schools. The trustee board normally meets three times a year.

The day-to-day business of managing SJAA is delegated to an Executive Committee consisting of the Chairman, Finance Director, Project Coordinator and one other nominated trustee; they communicate frequently.

All trustees give of their time voluntarily and receive no remuneration for their services. SJAA has no employees.

A review of the charity's financial controls was carried out by the trustees during the period, and it was concluded that the appropriate procedures were all in place.

## **Objectives and activities**

SJAA's Trust Deed sets out that its principal objectives are the relief of poverty, sickness and distress, and the advancement of education in Africa. There has been no change to the objectives of SJAA as stated in the original 2001 Trust Deed.

SJAA operates by making grants for the furtherance of its objectives. Its aid is directed towards the support of schools and other community projects in the Democratic Republic of Congo (DRC), Cameroon and in Gabon.

SJAA works closely with the Josephites, a Roman Catholic religious order founded in Belgium in 1817, who established schools and missions in the DRC (formerly known as the Belgian Congo and subsequently Zaire) and elsewhere in Africa. The Josephites remain active in these countries and provide the local presence through which the projects funded by SJAA are managed and implemented.

Suitable projects for grant-aiding are identified by both the trustees and the local Josephite communities and their contacts. Projects are assessed according to the criteria of the benefits they would bring to their communities, their cost effectiveness, and the likelihood of a successful implementation.

Grants are approved by resolution of all the trustees of SJAA. Authority to approve projects up to £1,000 has been delegated to the Executive Committee

The trustees confirm that they have complied with their duty to have regard to the guidance on public benefit published by the Charities Commission.

## **Achievements and on-going projects**

Education, clean water and sanitation, and medical help are the three building blocks by which we seek to help the local communities where we operate.

### **Education in the Democratic Republic of the Congo (DRC)**

Supporting education has been one of SJAA's key aims since its inception and most of the funds disbursed have been for this purpose. This has taken the form of grants for school buildings, supplementing teachers' low Government-financed salaries, and providing basic equipment for the schools such as blackboards, desks, and educational materials. Additionally, computer equipment and sewing machines have been provided to help pupils earn a living when they leave school. We are active in a region of the south-west of the DRC known as the Kasai where we support 9 schools in Ilebo, Domiongo and Bulongo which together educate over 3,000 pupils of whom about half are girls, and two schools in Kinshasa which educate over 1,000 pupils.

As we have done for many years now, this year we again supported teachers in the Kasai schools by augmenting their low salaries, and by providing funds for the purchase of educational resources such as books and other classroom resources. The money to do this comes largely from donations generously given from their salaries by the staff at St George's Weybridge Junior School and College, which is then matched by St George's Weybridge, their parent charity. Fundraising events are also organized at both schools.

### **Boarding Accommodation for Girls in Domiongo. 2019-2025.**

Children living in remote villages without schools need schools with boarding accommodation if they are to have an education. The boarding provision for girls at the schools in Bulongo and Domiongo is of a very low standard as seen by our previous chairman and Josephite Fr Robert Hamilton on his visit to the Congo in 2009. With the help of a generous donor, we have been able to provide funds to enable the Josephite community to construct a dormitory specifically for girls in Domiongo. Work commenced in 2019 but had a number of setbacks during the Covid period of 2020 to 2022, this was compounded by the great difficulty of getting materials and contractors to this remote site. In 2022-23 the Trustees spent a considerable amount of time conversing with the Josephites, the Head of Education in the Diocese and the then contractor to get the project restarted and complete. As a result of this action, during 2023-24: New contractors were appointed, materials finally arrived, and we released further funds for the toilets, furniture and lights. Work was finally completed in December 2024 and a large opening ceremony occurred at the beginning of 2025. The dormitory is now in full use.

### **Running Water**

Two water projects were funded in Cameroon, one in Bizimakaya and the other in Cagala at a local primary school, both were successful.

### **Sanitation**

6 Dry Latrines were installed in Kinkole College, Water cisterns in Ilebo as well as in the Girls Dormitory in Domiongo with toilets.

### **Smaller Projects**

DRC: Ilebo; New Wall protection for St Jacques and Marie. Kinkole; Anti Rust Paint, Text Books, Solar Power and School Benches for College de Fraternite,

Cameroon: Refurbishment of classrooms for the EPC Primary School in Douram

### **Fundraising**

SJAA invites donations from the general public to further its charitable work but does not engage in email or telephone fundraising campaigns.

### **Grants**

Total grants this year were £113,459 (2024 - £194,705).

As usual, most of the grants went to the DRC who received £96k (2024 - £178k) with £17k going to the Cameroon (2024 - £16k). None was sent to Gabon.

In more detail, the grants in 2024/25 were:

### Grants to the DRC

Jul 2024	Kasai schools: Prime de Remerciement	\$32,810	£25,768
Jul 2024	Kasai schools: Frais de Fonctionement	\$5,400	£4,241
Jul 2024	Dormitory funds	\$1,100	£864
Jul 2024	Local Bank charges	\$790	£620
Jul 2024	Water Cisterns Ilebo ITC	\$6,900	£5,545
Jul 2024	6 Dry Latrines Kinkole College Ilebo	\$6,675	£5,364
Jul 2024	Wall protections around St Jacques & Marie schools in Ilebo	\$8,809	£7,079
Jul 2024	Anti Rust Paint Kinkole College Ilebo	\$3,585	£2,881
Jul 2024	Local Bank charges	\$521	£418
Oct 2024	Girls Dormitory Furniture Domiongo	\$15,650	£12,240
Oct 2024	Water Tank/Cisterns Toilets Girls Dormitory Domiongo	\$6,900	£5,397
Oct 2024	Local Bank charges	\$2,450	£1,916
Feb 2025	Domiongo Dormitory Lights	\$6,596	£5,324
Feb 2025	Text books College De Fraternite	\$3,680	£2,970
Feb 2025	Local Bank charges	\$724	£584
May 2025	Solar Power College de Fraternite	\$11,616	£8,885
May 2025	School Benches College de Fraternite	\$7,693	£5,884
May 2024	Local Bank charges	\$491	£375
		<b>\$122,390</b>	<b>£96,356</b>

### Grants to Cameroon

Jul 2024	Forage Bizimakaya	€6,608	£5,714
	Forage Cagala (Primary School)	€6,608	£5,714
Jul 2024	Local bank costs	€100	£86
Feb 2025	Renovation of classrooms EPC Primary School Douram incl local bank chgs	€6,600	£5,589
		<b>€19,916</b>	<b>£17,103</b>

## Financial Review

SJAA has prepared its Accounts for 2024/25, on the Receipts and Payments basis due to a turnover of less than £250,000.

Donations received in the year were £63,578 (2024: £85,597).

Interest was received on a new account we opened with Handelsbanken £1,073 (2023: £203).

One Gift Aid claim was made within the accounting year £4,092 (2024: £11,315, for two years of claims)

Grants made were £113,459 (2024: £194,705).

The expenses of running SJAA remain low and amounted to £1,153 (2024: £1,163) of which the cost of printing and distributing the Newsletter, professional fees, bank charges, and website expenses account for most of the costs. Costs for running the charity are kept down because support and administration is provided free of charge by the trustees along with voluntary help.

The cash balances of SJAA decreased by £45,869 during 2024 (2023: -£98,753) to £65,895 as at 31 May 2025. The trustees were able to finally release restricted funds for the completion of the girls dormitory in Domiongo and chose to support as many projects as possible where funds allowed.

The cash balances of SJAA are held with Barclays Bank plc (SJAA's clearing bank) and Handelsbanken. SJAA holds no shares, bonds or other assets.

At 31 May 2025, £30,268 (46%) of SJAA's total Reserves (2024: £45,644 (41%)) are classified as Restricted Income and may only be used for their defined restricted purposes. The major Restricted funds at 31 May 2025 were c.£16k for the "Prime de Remerciement" for the Kasai teachers and c.£14k for schools.

SJAA's policy on reserves is:

- a) To designate sufficient reserves to:
  1. Pay all grants that have been approved but not yet paid
  2. Cover the cost for a reasonable period ahead of grants that have not yet been approved but which, because of their recurring nature in the past, might be expected to continue
  3. Provide for emergency requests e.g. water wells, that may be received.
  4. Accumulate reserves to be able to fund larger scale projects such as the building/refurbishment of schools.

In view of SJAA's low operating costs, the trustees do not consider it necessary to designate any reserves to cover such costs because it would be an immaterial amount.

- b) To release reserves as grants only when reasonably certain that the projects to be aided are appropriate to the development needs of the local communities, have the requisite priority compared to other potential projects, and will be well executed so using SJAA donor-income in an effective way.

**Declaration**

We declare that:

- the Trustees have approved the report above; and
- have authorised us to sign it on their behalf.

Signature: 

Full name: GREGORY COLE

Position: Trustee

Date 10<sup>th</sup> October 2025



Pauline Carter

Finance Director & Trustee

10<sup>th</sup> October 2025

**ST JOSEPH'S AFRICAN AID**

England & Wales - Charity number 1087768

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# Accounts

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**St. Joseph's African Aid**  
(Registered Charity No. 1087768)

**Financial Statements and Trustees'  
Report**

**Year Ended 31 May 2024**

**St Joseph's African Aid**  
Registered Charity No 1087768

**Financial Statements and Trustees' Report  
for the Year Ended 31 May 2024**

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**St Joseph's African Aid (Registered Charity No 1087768)**

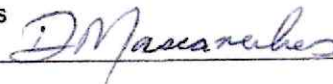
**Receipts and Payments Account for the Year Ended 31 May 2024**

Year to 31 May 2024							Last Year
£	Restricted Funds (Income)			Restricted Funds	Unrestricted Funds	Total Funds	
	Schools	Teachers	Water/ Medical				
<b>Receipts</b>							
Donations, legacies and grants	49,702	13,626	25	63,353	22,244	85,597	238,504
Gift Aid Tax reclaimed	509	5,566	6	6,081	5,234	11,315	-
Interest Received	-	-	-	-	203	203	-
<b>Total receipts</b>	<b>50,211</b>	<b>19,192</b>	<b>31</b>	<b>69,434</b>	<b>27,681</b>	<b>97,115</b>	<b>238,504</b>
<b>Payments</b>							
Grants for Charitable Purposes	(48,274)	(15,283)	-	(63,557)	(131,148)	(194,705)	(118,093)
Operating expenses (incl Newsletter)	-	-	-	-	(275)	(275)	(759)
Professional Fees	-	-	-	-	(700)	(700)	(700)
Bank charges	-	-	-	-	(188)	(188)	(316)
<b>Total payments</b>	<b>(48,274)</b>	<b>(15,283)</b>	<b>-</b>	<b>(63,557)</b>	<b>(132,311)</b>	<b>(195,868)</b>	<b>(119,868)</b>
<b>Net Receipts less Payments for the Year</b>	<b>1,937</b>	<b>3,909</b>	<b>31</b>	<b>5,877</b>	<b>(104,630)</b>	<b>(98,753)</b>	<b>118,636</b>
Cash balances - start year	28,035	11,732	-	39,767	170,750	210,517	91,881
<b>Cash balances - end year</b>	<b>29,972</b>	<b>15,641</b>	<b>31</b>	<b>45,644</b>	<b>66,120</b>	<b>111,764</b>	<b>210,517</b>

At 31 May 2024							Last Year
£	Schools	Teachers	Water/ Medical	Restricted Funds	Unrestricted Funds	Total Funds	
	Cash balances	29,972	15,641	31	45,644	66,120	
Debtors	-	-	-	-	-	-	-
Creditor for professional fees	-	-	-	-	-700	-700	-700
<b>Net Assets at end year</b>	<b>29,972</b>	<b>15,641</b>	<b>31</b>	<b>45,644</b>	<b>65,420</b>	<b>111,064</b>	<b>209,817</b>

Approved on 11<sup>th</sup> Oct 2024 by the Trustees and signed on their behalf by:

Denzil Mascarenhas  
Chairman & Trustee



Pauline Carter  
Finance Director & Trustee



Note: These Financial Statements should be read in conjunction with the accompanying Trustees' Report

**St Joseph's African Aid (Registered Charity No 1087768)**

***Independent Examiner's Report on the Accounts***

**Report to the trustees of St Joseph's African Aid  
on the accounts for the year ended 31 May 2024**

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

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

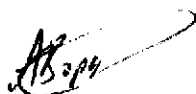
Our examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. We would like to point out that these accounts are based on the information provided by the Charity. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date 23/10/24



Anjani Boparai  
Sethi & Co.  
Chartered Certified Accountants  
59-60 Thames Street  
Windsor SL4 1TX

**TRUSTEES' ANNUAL REPORT**  
**Financial Year: 1 June 2023 – 31 May 2024**

**Structure, governance and management**

St Joseph's African Aid (SJAA) is a registered charity established by a Trust Deed dated 9 July 2001.

The trustees who held office since 1 June 2023 are:

Mrs Pauline Carter  
Mr Gregory Cole  
Dr Joàn O Davies  
Mrs Lisa Goring  
Mr Denzil Mascarenhas (Chairman)  
Dr Alberto Ndumu  
Mr George Sebastian (appointed 2<sup>nd</sup> February 2024)  
Mrs Samantha H Turner

The Trust Deed provides that there shall be at least four trustees. New trustees are appointed by the existing trustees. In selecting persons to be appointed as new trustees, the existing trustees consider the benefits of appointing a person who through residence, occupation, employment or otherwise has special knowledge of the circumstances of the countries where SJAA is active or who is otherwise able by virtue of his or her personal or professional qualifications to make a contribution to the pursuit of the objectives or the management of SJAA. This year saw the appointment of Mr George Sebastian a committed Catholic and previous donor, who has a wealth of skills in Marketing, IT and Sales management.

The trustee board normally meets three times a year.

The day-to-day business of managing SJAA is delegated to an Executive Committee consisting of the Chairman, Finance Director, Project Coordinator and one other nominated trustee; they communicate frequently.

All trustees give of their time voluntarily and receive no remuneration for their services. SJAA has no employees.

A review of the charity's financial controls was carried out by the trustees during the period, and it was concluded that the appropriate procedures were all in place.

## **Objectives and activities**

SJAA's Trust Deed sets out that its principal objectives are the relief of poverty, sickness and distress, and the advancement of education in Africa. There has been no change to the objectives of SJAA as stated in the original 2001 Trust Deed.

SJAA operates by making grants for the furtherance of its objectives. Its aid is directed towards the support of schools and other community projects in the Democratic Republic of Congo (DRC), Cameroon and in Gabon.

SJAA works closely with the Josephites, a Roman Catholic religious order founded in Belgium in 1817, who established schools and missions in the DRC (formerly known as the Belgian Congo and subsequently Zaire) and elsewhere in Africa. The Josephites remain active in these countries and provide the local presence through which the projects funded by SJAA are managed and implemented.

Suitable projects for grant-aiding are identified by both the trustees and the local Josephite communities and their contacts. Projects are assessed according to the criteria of the benefits they would bring to their communities, their cost effectiveness, and the likelihood of a successful implementation.

Grants are approved by resolution of all the trustees of SJAA. Authority to approve projects up to £1,000 has been delegated to the Executive Committee

The trustees confirm that they have complied with their duty to have regard to the guidance on public benefit published by the Charities Commission.

## **Achievements and on-going projects**

Education, clean water and sanitation, and medical help are the three building blocks by which we seek to help the local communities where we operate.

### **Education in the Democratic Republic of the Congo (DRC)**

Supporting education has been one of SJAA's key aims since its inception and most of the funds disbursed have been for this purpose. This has taken the form of grants for school buildings, supplementing teachers' low Government-financed salaries, and providing basic equipment for the schools such as blackboards, desks, and educational materials. Additionally, computer equipment and sewing machines have been provided to help pupils earn a living when they leave school. We are active in a region of the south-west of the DRC known as the Kasai where we support 9 schools in Ilebo, Domiongo and Bulongo which together educate over 3,000 pupils of whom about half are girls, and two schools in Kinshasa which educate over 1,000 pupils.

As we have done for many years now, this year we again supported teachers in the Kasai schools by augmenting their low salaries, and by providing funds for the purchase of educational resources such as books and other classroom resources. The money to do this comes largely from donations generously given from their salaries by the staff at St George's Weybridge Junior School and College, which is then matched by St George's Weybridge, their parent charity. Fundraising events are also organized at both schools.

In January 2024 there was some serious flooding in the Kasai, which affected some of the schools that we support. After receiving photos and videos of the devastation we agreed to

assist the Josephite schools in Ilebo by providing funds to enable them to repair the foundations of their school buildings, walls and pavements that were damaged.

#### **Boarding Accommodation for Girls in Domiongo. 2019-2024.**

Children living in remote villages without schools need schools with boarding accommodation if they are to have an education. The boarding provision for girls at the schools in Bulongo and Domiongo is of a very low standard as seen by our previous chairman and Josephite Fr Robert Hamilton on his visit to the Congo in 2009. With the help of a generous donor, we have been able to provide funds to enable the Josephite community to construct a dormitory specifically for girls in Domiongo. Work commenced in 2019 but had a number of setbacks during the Covid period of 2020 to 2022, this was compounded by the great difficulty of getting materials and contractors to this remote site. In 2022-23 the Trustees spent a considerable amount of time conversing with the Josephites, the Head of Education in the Diocese and the then contractor to get the project restarted and complete. As a result of this action, during 2023-24: New contractors were appointed, materials finally arrived, and we released further funds. Work has started with a greater momentum, with the hope that it will finally be complete in 2025.

#### **Running Water**

A project that had been ongoing in Ngomessing in Cameroon to find water for the village was finally completed in 2024. The villagers now have a fully functioning well and water for their community.

#### **Sanitation**

Two sets of latrines have been constructed this year, one in Ilebo and the other in Cameroon.

#### **Smaller Projects**

DRC Grants: *Domiongo*: New Kitchen block for the Boarding school. Chairs and benches, a Water Cistern. *Ilebo*: Multi purpose room, Anti Rust paint, Floors for new classrooms, Freezer & TV Screen along with Solar equipment to run them. *Kinshasa*: Carpentry tools for students, cutting and sewing machines, books.

Cameroon Grants: Furniture for a school's multi purpose room in Douram. Plus a fridge and solar power for the Medical Centre in Gomenbley previously funded by our generous donors.

#### **Fundraising**

SJAA invites donations from the general public to further its charitable work but does not engage in email or telephone fundraising campaigns.

#### **Grants**

Total grants this year were £194,705 (2023 - £118,093).

As usual, most of the grants went to the DRC who received £178k (2023 - £80k) with £17k going to the Cameroon (2023 - £38k). None was sent to Gabon.

In more detail, the grants in 2023/24 were:

## Grants to the DRC

Jul 2023	Kasai schools: Prime de Remerciement	\$32,810	£26,208
Jul 2023	Kasai schools: Frais de Fonctionement	\$5,400	£4,313
Jul 2023	New Kitchen at Boarding school in Domiongo	\$15,676	£12,522
Jul 2023	Chairs & benches Ntetel Domiongo	\$4,000	£3,195
Jul 2023	Anti Rust Paint for St Marie in Ilebo	\$2,177	£1,739
Jul 2023	Water Cisterns Domiongo	\$7,116	£5,684
Jul 2023	Floors for new classrooms St Jacques Ilebo	\$21,911	£17,502
Jul 2023	Local Bank charges	\$1,780	£1,422
Feb 2024	Flood damage repair St Jacwues & St Marie schools Ilebo	\$12,310	£9,923
Feb 2024	Freezer/Screen/Solar St Jacques Ilebo	\$4,714	£3,800
Feb 2024	Flood damage ITC school Ilebo	\$11,020	£8,884
Feb 2024	Toilet Block ITC school Ilebo	\$9,040	£7,287
Feb 2024	Carpentry tools L'Ecole Kinshasa	\$6,830	£5,506
Feb 2024	Cutting & Sewing Machines Kinshasa	\$7,009	£5,650
Feb 2024	Classroom benches Ilebo	\$6,632	£5,346
Feb 2024	School Books Kinshasa	\$7,330	£5,909
Feb 2024	Multi Purpose Room	\$32,510	£26,250
Feb 2024	Dormitory Stage Payment Domiongo	\$31,000	£25,030
Feb 2024	Local Bank charges	\$2,590	£2,091
		<b>\$221,855</b>	<b>£178,261</b>

## Grants to Cameroon

Jul 2023	Fridge & Solar Power for Medical Centre	€4,514	£3,930
Jul 2023	Local bank costs	€36	£31
Oct 2023	Furniture for a multi purpose room Douram	€5,020	£4,479
Oct 2023	Local bank costs	€30	£27
Feb 2024	Latrines for Cagala	€5,119	£4,453
Feb 2024	Text books for Koza	€4,000	£3,480
Feb 2024	Local Bank costs	€51	£44
		<b>€18,770</b>	<b>£16,444</b>

## Financial Review

SJAA has prepared its Accounts for 2023/24, on the Receipts and Payments basis due to a turnover of less than £250,000.

Donations received in the year were £85,597 (2023: £238,504, which included two legacies).

Interest was received on a new account we opened with Handelsbanken £203 (2022: none).

Two Gift Aid claims were made within the accounting year £11,315 (2023: £0)

Grants made were £194,705 (2023: £118,093).

The expenses of running SJAA remain low and amounted to £1,163 (2023: £1,775) of which the cost of printing and distributing the Newsletter, professional fees, bank charges, and website expenses account for most of the costs. Costs for running the charity are kept down because support and administration is provided free of charge by the trustees along with voluntary help.

The cash balances of SJAA decreased by £98,753 during 2024 (2023: + £118,636) to £111,764 as at 31 May 2024. The trustees chose to disburse most of the legacy money received in 2023 where it was needed most.

The cash balances of SJAA are held with Barclays Bank plc (SJAA's clearing bank) and Handelsbanken. SJAA holds no shares, bonds or other assets.

At 31 May 2024, £45,644 (41%) of SJAA's total Reserves (2023: £39,767 (19%)) are classified as Restricted Income and may only be used for their defined restricted purposes. The major Restricted funds at 31 May 2024 were c.£17k held for the completion of the Domiongo Girls'

Dormitory, c.£16k for the "Prime de Remerciement" for the Kasai teachers and c.£13k for schools.

SJAA's policy on reserves is:

a) To designate sufficient reserves to:

1. Pay all grants that have been approved but not yet paid
2. Cover the cost for a reasonable period ahead of grants that have not yet been approved but which, because of their recurring nature in the past, might be expected to continue
3. Provide for emergency requests e.g. water wells, that may be received.
4. Accumulate reserves to be able to fund larger scale projects such as the building/refurbishment of schools.

In view of SJAA's low operating costs, the trustees do not consider it necessary to designate any reserves to cover such costs because it would be an immaterial amount.

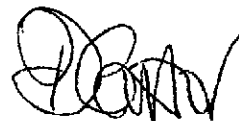
b) To release reserves as grants only when reasonably certain that the projects to be aided are appropriate to the development needs of the local communities, have the requisite priority compared to other potential projects, and will be well executed so using SJAA donor-income in an effective way.

#### Declaration

We declare that:

- the Trustees have approved the report above; and
- have authorised us to sign it on their behalf.

Signature:



Full name:

Denzil Mascarenhas

Pauline Carter

Position:

Chairman & Trustee

Finance Director & Trustee

Date

11<sup>th</sup> October 2024

11<sup>th</sup> October 2024

**ST JOSEPH'S AFRICAN AID**

England & Wales - Charity number 1087768

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# Accounts

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**St. Joseph's African Aid**  
(Registered Charity No. 1087768)

**Financial Statements and Trustees'  
Report**

**Year Ended 31 May 2023**

**St Joseph's African Aid**  
Registered Charity No 1087768

**Financial Statements and Trustees' Report  
for the Year Ended 31 May 2023**

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## St Joseph's African Aid (Registered Charity No 1087768)

### Receipts and Payments Account for the Year Ended 31 May 2023

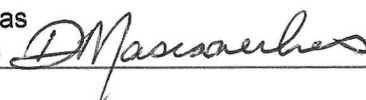
Year to 31 May 2023							Last Year
Receipts	Restricted Funds (Income)			Restricted Funds	Unrestricted Funds	Total Funds	
	Schools	Teachers	Water/Medical				
£							
Donations, legacies and grants	39,450	12,773	1,689	53,912	184,592	238,504	55,845
Gift Aid Tax reclaimed	-	-	-	-	-	-	12,621
Bank interest	-	-	-	-	-	-	-
<b>Total receipts</b>	<b>39,450</b>	<b>12,773</b>	<b>1,689</b>	<b>53,912</b>	<b>184,592</b>	<b>238,504</b>	<b>68,466</b>
<b>Payments</b>							
Grants for Charitable Purposes	(44,367)	(18,910)	(1,689)	(64,966)	(53,127)	(118,093)	(63,907)
Operating expenses (incl Newsletter)	-	-	-	-	(759)	(759)	(655)
Professional Fees	-	-	-	-	(700)	(700)	(700)
Bank charges	-	-	-	-	(316)	(316)	(180)
<b>Total payments</b>	<b>(44,367)</b>	<b>(18,910)</b>	<b>(1,689)</b>	<b>(64,966)</b>	<b>(54,902)</b>	<b>(119,868)</b>	<b>(65,442)</b>
<b>Net Receipts less Payments for the Year</b>	<b>(4,917)</b>	<b>(6,137)</b>	<b>-</b>	<b>(11,054)</b>	<b>129,690</b>	<b>118,636</b>	<b>3,024</b>
Cash balances - start year	32,952	17,869	-	50,821	41,060	91,881	88,857
<b>Cash balances - end year</b>	<b>28,035</b>	<b>11,732</b>	<b>-</b>	<b>39,767</b>	<b>170,750</b>	<b>210,517</b>	<b>91,881</b>

### Statement of Assets and Liabilities

At 31 May 2023							Last Year
£	Schools	Teachers	Water/Medical	Restricted Funds	Unrestricted Funds	Total Funds	
Cash balances	28,035	11,732	-	39,767	170,750	210,517	91,881
Debtors	-	-	-	-	-	-	-
Creditor for professional fees	-	-	-	-	-700	-700	-700
<b>Net Assets at end year</b>	<b>28,035</b>	<b>11,732</b>	<b>-</b>	<b>39,767</b>	<b>170,050</b>	<b>209,817</b>	<b>91,181</b>

Approved on 13<sup>th</sup> Oct 2023 by the Trustees and signed on their behalf by:

Denzil Mascarenhas  
Chairman & Trustee



Pauline Carter  
Finance Director & Trustee



Note: These Financial Statements should be read in conjunction with the accompanying Trustees' Report

**St Joseph's African Aid (Registered Charity No 1087768)**

***Independent Examiner's Report on the Accounts***

Report to the trustees of St Joseph's African Aid  
on the accounts for the year ended 31 May 2023

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

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. 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. We would like to point out that these accounts are based on the information provided by the Charity. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Anjani Boparai  
Sethi & Co.  
Chartered Certified Accountants  
59-60 Thames Street  
Windsor SL4 1TX

Date

30/10/23

## **ST JOSEPH'S AFRICAN AID**

Charity Commission Registered Number 1087768

Registered address: Kenmore Cottage, The Friary, Windsor, Berkshire, SL42NP

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### **TRUSTEES' ANNUAL REPORT** **Financial Year: 1 June 2022 – 31 May 2023**

#### **Structure, governance and management**

St Joseph's African Aid (SJAA) is a registered charity established by a Trust Deed dated 9 July 2001.

The trustees who held office since 1 June 2022 are:

Mrs Pauline Carter  
Mr Gregory Cole  
Dr Joan O Davies  
Mrs Lisa Goring  
Mr Denzil Mascarenhas  
Dr Alberto Ndumu (Appointed 22 March 2023)  
Mrs Samantha H Turner

The Trust Deed provides that there shall be at least four trustees. New trustees are appointed by the existing trustees. In selecting persons to be appointed as new trustees, the existing trustees consider the benefits of appointing a person who through residence, occupation, employment or otherwise has special knowledge of the circumstances of the countries where SJAA is active or who is otherwise able by virtue of his or her personal or professional qualifications to make a contribution to the pursuit of the objects or the management of SJAA. This year saw the appointment of Dr Alberto Ndumu, who brings with him a wealth of knowledge and skills in financial risk management, as well as bilingual skills and project management.

The trustee board normally meets three times a year, this year it met five times in an endeavour to progress current and future projects. Meetings are held either face to face or via a Zoom platform.

The day-to-day business of managing SJAA is delegated to an Executive Committee consisting of the Chairman, Finance Director, Project Coordinator and one other nominated trustee; they communicate frequently.

All trustees give of their time voluntarily and receive no remuneration for their services. SJAA has no employees.

A review of the charity's financial controls was carried out by the trustees during the period, and it was concluded that the appropriate procedures were all in place.

## **Objectives and activities**

SJAA's Trust Deed sets out that its principal objectives are the relief of poverty, sickness and distress, and the advancement of education in Africa. There has been no change to the objectives of SJAA as stated in the original 2001 Trust Deed.

SJAA operates by making grants for the furtherance of its objectives. Its aid is directed towards the support of schools and other community projects in the Democratic Republic of the Congo (DRC), the Cameroon and in Gabon.

SJAA works closely with the Josephites, a Roman Catholic religious order founded in Belgium in 1817, who established schools and missions in the DRC (formerly known as the Belgian Congo and subsequently Zaire) and elsewhere in Africa. The Josephites remain active in these countries and provide the local presence through which the projects funded by SJAA are managed and implemented.

Suitable projects for grant-aiding are identified by both the trustees and the local Josephite communities and their contacts. Projects are assessed according to the criteria of the benefits they would bring to their communities, their cost effectiveness, and the likelihood of a successful implementation.

Grants are approved by resolution of all the trustees of SJAA. Authority to approve projects up to £1,000 has been delegated to the Executive Committee

The trustees confirm that they have complied with their duty to have regard to the guidance on public benefit published by the Charities Commission.

## **Achievements and on-going projects**

Education, clean water and sanitation, and medical help are the three building blocks by which we seek to help the local communities where we operate.

### **Education in the Democratic Republic of the Congo (DRC)**

Supporting education has been one of SJAA's key aims since its inception and most of the funds it has disbursed have been for this purpose. This has taken the form of grants for school buildings, supplementing teachers' low Government-financed salaries, and providing basic equipment for the schools such as blackboards, desks, and educational materials. Additionally, Computer equipment and sewing machines have been provided to help pupils earn a living when they leave school. We are active in a region of the south-west of the DRC known as the Kasai where we support 9 schools in Ilebo, Domiongo and Bulongo which together educate over 3,000 pupils of whom about half are girls, and two schools in Kinshasa which educate over 1,000 pupils.

As we have done for many years now, this year we again supported teachers in the Kasai schools by augmenting their low salaries, and by providing funds for the purchase of educational resources such as books and other classroom resources. The money to do this comes largely from donations generously given from their salaries by the staff at St George's Weybridge Junior School and College, which is then matched by St George's Weybridge, their parent charity. Fundraising events were also organized at both schools.

### **Boarding Accommodation for Girls in Domiongo. 2019-2023.**

Trustees have spent a considerable amount of time on this project this year, asking for the Head of Education in the Diocese to intervene and talk to the contractor to get the project

complete. Transporting materials and labour to the site continues to prove difficult due to the lack of a decent roadway. In the past, materials were being strapped to bicycles and pushed to the location. We have explored the use of the intermittent railway system to get materials through, which has finally proved more fruitful, and construction can now continue. 2024 is the new completion timeline.

### **Running Water**

We take for granted that communities will have safe running water, and this is not always the case. Last year In Cameroon we were able to assist two desperate communities to search for water and dig a well to provide fresh running water at Maoudak and Ngomessing. Whilst Maoudak was successful, no water was found in Ngomessing and we have provided further funds to assist with the ongoing search for water in this area.

### **Smaller Projects**

DRC Grants: Domiongo; Sewing machines and a workshop to store the machines and hold classes. 15 Laptops. The refurbishment of classroom blocks and the building of toilet blocks. Ilebo; A more permanent perimeter wall which runs alongside a busy road, materials to build desks/chairs for their classrooms and a replacement water cistern. Kinshasa received a grant to purchase text books.

Cameroon Grants: Koza. Two new Primary classrooms, new toilets, pedagogical items (Computer/Copier/Printer), new solar panels and battery for the local community, plus student football equipment and kit. Douram. A motorbike to enable the parish priests to visit their 52 living church communities, often in the mountainous areas and provide support. Douram; a further grain mill following the successful installation of one last year.

### **Fundraising**

SJAA invites donations from the general public to further its charitable work but does not engage in email or telephone fundraising campaigns.

This year we were delighted to be the recipient of two legacies from previously known sponsors, increasing our income by £163k, resulting in a higher than usual income and expenditure.

### **Grants**

Total grants this year were £118,093 (2022 - £63,907).

As usual, most of this year's £118k grants went to the DRC who received £80k (2022 - £37k) with £38k going to the Cameroon (2022 - £27k). None was sent to Gabon.

In more detail, the grants in 2022/23 were:

#### **Grants to the DRC**

Jun 2022	Kasai schools: Prime de Remerciement	\$30,560	£25,678
Jun 2022	Kasai schools: Frais de Fonctionement	\$5,400	£4,537
Jun 2022	Domiongo Inst St. Marie 30 Sewing Machines	\$5,850	£4,916
Jun 2022	Domiongo: Tech Inst 15 Laptops	\$7,250	£6,092

Jun 2022	Local costs incl bank chgs	\$940	£790
Nov 2022	Domiongo: Refurb Institute Disanka	\$5,200	£4,746
Nov 2022	Domiongo: Toilet block	\$6,918	£6,315
Nov 2022	Kinshasa: Text Books College Constant Guillaume	\$2,078	£1,897
Nov 2022	Ilebo: Water Cisterns St Jacques	\$2,544	£2,322
Nov 2022	Local costs incl bank chgs	\$335	£305
Mar 2023	Ilebo: Perimeter wall	\$13,211	£10,894
Mar 2023	Ilebo: Desks/Chairs	\$7,193	£5,931
Mar 2023	Domiongo: Inst St. Marie Sewing Machine Workshop	\$6,724	£5,545
Mar 2023	Local costs incl bank charges	\$542	£447
		<b>\$94,745</b>	<b>£80,415</b>

#### Grants to Cameroon

Jun 2022	Koza: 2 Primary Classrooms	€27,368	£23,992
Jun 2022	Local bank costs	€32	£28
Nov 2022	Douram: Grain Mill	€2,846	£2,534
Nov 2022	Koza: Pedagogical items	€1,907	£1,698
Nov 2022	Local bank chgs	€47	£42
Mar 2023	Koza: Solar Panels/Batteries	€1,840	£1,652
Mar 2023	Koza: Toilets for St Joseph's School	€5,260	£4,723
Mar 2023	Douram: Motorbike	€1,230	£1,105
Mar 2023	Forage Ngomessing – 2 further tries to find water	€1,525	£1,369
Mar 2023	Koza: Funds for children's football kit	€564	£507
Mar 2023	Local Bank chgs	€31	£28
		<b>€42,650</b>	<b>£37,678</b>

**Total Cost of Grants for Year: £118,093 (2022 - £63,907)**

## Financial Review

SJAA has prepared its Accounts for 2022/23, on the Receipts and Payments basis due to a turnover of less than £250,000.

Donations received in the year were £238,504 (2022: £55,845), including two legacies.

No Interest was received (2022: none).

No Gift Aid claims were made within the accounting year (2022: £12,621)

Grants made were £118,093 (2022: £63,907).

The expenses of running SJAA remain low and amounted to £1,775 (2022: £1,535) of which the cost of printing and distributing the Newsletter, professional fees, bank charges, and website expenses account for most of the costs. One Trustee was reimbursed their ferry fee to Belgium, to attend a Josephite General Council, enabling a meeting to occur with some of the Josephites who project manage for us in Africa. Costs for running the charity are kept down because support and administration is provided free of charge by the trustees along with voluntary help.

The cash balances of SJAA increased by £118,636 during 2023 (2022 - £3,024) to £210,517 as at 31 May 2023.

The cash balances of SJAA are held with Barclays Bank plc (SJAA's clearing bank). SJAA holds no shares, bonds or other assets.

At 31 May 2023, £39,768 (19%) of SJAA's total Reserves (2022: £50,822 (56%)) are classified as Restricted Income and may only be used for their defined restricted purposes. The major Restricted funds at 31 May 2023 were c.£16k held for the completion of the Domiongo Girls' Dormitory, c.£12k for the "Prime de Remerciement" for the Kasai teachers and c£12k for schools.

SJAA's policy on reserves is:

a) To designate sufficient reserves to:

1. Pay all grants that have been approved but not yet paid
2. Cover the cost for a reasonable period ahead of grants that have not yet been approved but which, because of their recurring nature in the past, might be expected to continue
3. Provide for emergency requests e.g. water wells, that may be received.
4. Accumulate reserves to be able to fund larger scale projects such as the building/refurbishment of schools.

In view of SJAA's low operating costs, the trustees do not consider it necessary to designate any reserves to cover such costs because it would be an immaterial amount.

b) To release reserves as grants only when reasonably certain that the projects to be aided are appropriate to the development needs of the local communities, have the requisite priority compared to other potential projects, and will be well executed so using SJAA donor-income in an effective way.

**Declaration**

We declare that:

- the Trustees have approved the report above; and
- have authorised us to sign it on their behalf.

Signature: 



Full name: Denzil Mascarenhas

Pauline Carter

Position: Chairman & Trustee

Finance Director & Trustee

Date 13<sup>th</sup> October 2023

13<sup>th</sup> October 2023

**ST JOSEPH'S AFRICAN AID**

England & Wales - Charity number 1087768

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# Accounts

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**St. Joseph's African Aid**  
(Registered Charity No. 1087768)

**Financial Statements and Trustees'  
Report**

**Year Ended 31 May 2022**

**St Joseph's African Aid**  
Registered Charity No 1087768

**Financial Statements and Trustees' Report  
for the Year Ended 31 May 2022**

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**St Joseph's African Aid (Registered Charity No 1087768)**

**Receipts and Payments Account for the Year Ended 31 May 2022**

£	Year to 31 May 2022						Total Funds	Last Year
	Restricted Funds (Income)			Restricted Funds	Unrestricted Funds	Total Funds		
	Schools	Teachers	Water/Medical					
Donations, legacies and grants	19,709	12,523	4,979	37,211	18,634	55,845	49,456	
Gift Aid Tax reclaimed	564	5,348	2,385	8,297	4,324	12,621	4,159	
Bank interest	-	-	-	-	-	-	17	
<b>Total receipts</b>	<b>20,273</b>	<b>17,871</b>	<b>7,364</b>	<b>45,508</b>	<b>22,958</b>	<b>68,466</b>	<b>53,632</b>	

**Payments**

Grants for Charitable Purposes	(17,580)	(15,726)	(8,626)	(41,932)	(21,975)	(63,907)	(68,048)
Operating expenses (incl Newsletter)	-	-	-	-	(655)	(655)	(799)
Professional Fees	-	-	-	-	(700)	(700)	(700)
Bank charges	-	-	-	-	(180)	(180)	(134)
<b>Total payments</b>	<b>(17,580)</b>	<b>(15,726)</b>	<b>(8,626)</b>	<b>(41,932)</b>	<b>(23,510)</b>	<b>(65,442)</b>	<b>(69,681)</b>

**Net Receipts less Payments for the Year**

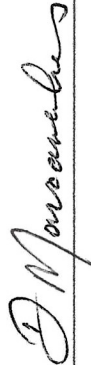
Cash balances - start year	2,693	2,145	(1,262)	3,576	(552)	3,024	(16,049)
<b>Cash balances - end year</b>	<b>30,259</b>	<b>15,724</b>	<b>1,262</b>	<b>47,245</b>	<b>41,612</b>	<b>88,857</b>	<b>104,906</b>

**Statement of Assets and Liabilities**

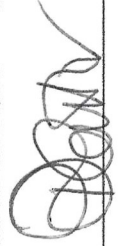
£	At 31 May 2022						Total Funds	Last Year
	Restricted Funds			Restricted Funds	Unrestricted Funds	Total Funds		
	Schools	Teachers	Water/Medical					
Cash balances	32,952	17,869	-	50,821	41,060	91,881	88,857	
Debtors	-	-	-	-	-	-	-	
Creditor for professional fees	-	-	-	-	(700)	(700)	(700)	
<b>Net Assets at end year</b>	<b>32,952</b>	<b>17,869</b>	<b>-</b>	<b>50,821</b>	<b>40,360</b>	<b>91,181</b>	<b>88,157</b>	

Approved on 7<sup>th</sup> Oct 2022 by the Trustees and signed on their behalf by:

Denzil Mascarenhas  
Chairman & Trustee



Pauline Carter  
Finance Director & Trustee



Note: These Financial Statements should be read in conjunction with the accompanying Trustees' Report

**St Joseph's African Aid (Registered Charity No 1087768)**

***Independent Examiner's Report on the Accounts***

**Report to the trustees of St Joseph's African Aid  
on the accounts for the year ended 31 May 2022**

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

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. 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. We would like to point out that these accounts are based on the information provided by the Charity. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Anjani Boparai  
Sethi & Co.  
Chartered Certified Accountants  
59-60 Thames Street  
Windsor SL4 1TX

Date

21/10/22

**TRUSTEES' ANNUAL REPORT**  
**Financial Year: 1 June 2021 – 31 May 2022**

**Structure, governance and management**

St Joseph's African Aid (SJAA) is a registered charity established by a Trust Deed dated 9 July 2001.

The trustees who held office since 1 June 2021 are:

Mrs Pauline Carter  
Mr Gregory Cole (Appointed 6 April 2022)  
Dr Joan O Davies  
Mrs Lisa Goring  
Mr Martin Knops (resigned 31 December 2021)  
Mr Denzil Mascarenhas  
Mrs Samantha H Turner

The Trust Deed provides that there shall be at least four trustees. New trustees are appointed by the existing trustees. In selecting persons to be appointed as new trustees, the existing trustees consider the benefits of appointing a person who through residence, occupation, employment or otherwise has special knowledge of the circumstances of the countries where SJAA is active or who is otherwise able by virtue of his or her personal or professional qualifications to make a contribution to the pursuit of the objects or the management of SJAA. This year saw the retirement of Mr. Martin Knops who had completed 20 years as a trustee and the appointment of Gregory Cole who brings with him a plethora of high-level skills and charity experience.

The trustee board normally meets three times a year, this year it met five times as an endeavour to progress current and future projects. Meetings are held either face to face or via a Zoom platform.

The day-to-day business of managing SJAA is delegated to an Executive Committee consisting of the Chairman, Finance Director, Project Coordinator and one other nominated trustee; they communicate frequently.

All trustees give of their time voluntarily and receive no remuneration for their services. SJAA has no employees.

A review of the charity's financial controls was carried out by the trustees during the period, and it was concluded that the appropriate procedures were all in place.

## **Objectives and activities**

SJAA's Trust Deed sets out that its principal objectives are the relief of poverty, sickness and distress, and the advancement of education, in Africa. There has been no change to the objectives of SJAA as stated in the original 2001 Trust Deed.

SJAA operates by making grants for the furtherance of its objectives. Its aid is directed towards the support of schools and other community projects in the Democratic Republic of the Congo (DRC), the Cameroon and in Gabon.

SJAA works closely with the Josephites, a Roman Catholic religious order founded in Belgium in 1817, who established schools and missions in the DRC (formerly known as the Belgian Congo and subsequently Zaire) and elsewhere in Africa. The Josephites remain active in these countries and provide the local presence through which the projects funded by SJAA are managed and implemented.

Suitable projects for grant-aiding are identified by both the trustees and by the local Josephite communities and their contacts. Projects are assessed according to the criteria of the benefits they would bring to their communities, their cost effectiveness, and the likelihood of a successful implementation.

Grants are approved by resolution of all the trustees of SJAA. Authority to approve projects up to £1,000 has been delegated to the Executive Committee

The trustees confirm that they have complied with their duty to have regard to the guidance on public benefit published by the Charities Commission.

## **Achievements and on-going projects**

Education, clean water and sanitation, and medical help are the three building blocks by which we seek to help the local communities where we operate.

### **Education in the Democratic Republic of the Congo (DRC)**

Supporting education has been one of SJAA's key aims since its inception and most of the funds it has disbursed have been for this purpose. This has taken the form of grants for school buildings, supplementing teachers' low Government-financed salaries, and providing basic equipment for the schools such as blackboards, desks, and educational materials. Additionally, Computer equipment and sewing machines have been provided to help pupils earn a living when they leave school. We are active in a region of the south-west of the DRC known as the Kasai where we support 9 schools in Ilebo, Domiongo and Bulongo which together educate over 3,000 pupils of whom about half are girls, and two schools in Kinshasa which educate over 1,000 pupils.

As we have done for many years now, this year we again supported teachers in the Kasai schools by augmenting their low salaries, and by providing funds for the purchase of educational resources such as books and other classroom resources. The money to do this comes largely from donations generously given from their salaries by the staff at St George's Weybridge Junior School and College, which is then matched by St George's Weybridge, their parent charity. Fundraising events were also organized at both schools.

### **Boarding Accommodation for Girls in Domiongo. 2019-2022.**

Construction of the building continues at a slow pace. It was initially halted due to COVID, however, getting materials to the site of the new Dormitory continues to prove difficult due to

the lack of a decent roadway, much of the materials have had to be strapped to bicycles and pushed to the location. Materials and experienced labour remain scarce The project is expected to complete in 2023.

### Running Water

We take for granted that communities will have safe running water, and this is not always the case. In Cameroon we were able to assist two desperate communities to search for water and dig a well to provide fresh running water at Maoudak and Ngomessing. We also helped to replace a water pump in Douram.

### Smaller Projects

A number of smaller projects were approved and completed in the year. To the DRC we provided funds for the purchase of Sewing machines for Kinshasa St Etienne school and replacement solar panel batteries in Ilebo to enable students to study electronically by providing electricity to the school and community. In Cameroon we sent funds for solar batteries in Douram plus the purchase two new motorcycles for the Josephites and the repair of their 4 x 4 pickup which had been damaged. The bikes enable the Josephites to visit local communities in areas where the roads are too bad for any other vehicles. We also provided funds for bursaries to enable refugees to attend school in Koza Northwest Cameroon and text books to enable the school to add a new class year, thus for the first time, teaching students at a higher educational level. We were also able to support the purchase of a grain mill in a village outside of Douram to enable the women of the community to grind in batches rather than daily by hand.

### Fundraising

SJAA invites donations from the general public to further its charitable work but does not engage in email or telephone fundraising campaigns.

### Grants

Total grants this year were £63,907 (2021 - £68,048).

As usual, most of this year's £64k grants went to the DRC who received £37k (2021 - £48k) with £27k going to the Cameroon (2021 - £20k). None was sent to the Gabon either this year or last.

In more detail, the grants in 2022 were:

#### Grants to the DRC

Jul 2021	Kasai schools: Prime de Remerciement	\$31,700	£23,412
Jul 2021	Kasai schools: Frais de Fonctionement	\$5,400	£3,988
		\$37,100	£27,400
Jul 2021	Kinshasa (Ste Etienne): Sewing Machines	\$4,700	£3,471
Jul 2021	Ilebo (Lycée Ste Marie): Solar Panel Batteries	\$7,311	£5,400
Jul 2021	Local banking costs	\$1,389	£1,026
		<b>\$50,500</b>	<b>£37,297</b>

### Grants to the Cameroon

Jul 2021	Douram: Water Pump	€615	£604
Jul 2021	Douram: Two Motorcycles	€2,676	£2,334
Nov 2021	Maoudak: Forage	€6,976	£6,113
Nov 2021	Douram: Solar Batteries	€2,461	£2,157
Nov 2021	Douram: Motor Repair for Pickup	€1,155	£1,012
Nov 2021	Koza: Bursaries for students	€3,350	£2,953
Feb 2022	Ngomessing: Forage	€6,976	£6,027
Feb 2022	Douram: Grain Mill	€2,846	£2,458
May 2022	Koza: Text Books	€3,370	£2,952
		<b>€30,425</b>	<b>£26,610</b>

**Total Cost of Grants for Year: £63,907 (2021 - £68,048)**

### Financial Review

SJAA has prepared its Accounts for 2021/22, on the Receipts and Payments basis due to a turnover of less than £250,000.

Donations received in the year were £55,845 (2021 – £49,456).

No Interest was received (2021 £17), the deposit account offering interest, was closed in 2021.

Gift Aid claims for two year's donations yielded £12,621 (2021 £4,159 –for one year).

Total Receipts were therefore £68,466 (2021 – £53,632).

Grants made were £63,907 (2021 £68,048). In the past five years SJAA has disbursed £502k in grants.

The expenses of running SJAA remain low and amounted to £1,535 (2021 £1,634) of which the cost of printing and distributing the Newsletter, professional fees, bank charges, and website expenses account for all the costs. The total cost is kept down because support and administration is provided free of charge by voluntary help.

The cash balances of SJAA increased by £3,024 during 2022 (2021 - £16,049 decrease) to £91,881 as at 31 May 2022.

The cash balances of SJAA are held with Barclays Bank plc (SJAA's clearing bank). SJAA holds no shares, bonds or other assets.

At 31 May 2022, £50,821 (56%) of SJAA's total Reserves (2021 - £47,246; 54%) are classified as Restricted Income and may only be used for their defined restricted purposes. The major

Restricted funds at 31 May 2022 were c.£16k held for the completion of the Domiongo Girls' Dormitory, c.£18k for the "Prime de Remerciement" for the Kasai teachers and c£17k for schools.

SJAA's policy on reserves is:

a) To designate sufficient reserves to:

1. Pay all grants that have been approved but not yet paid
2. Cover the cost for a reasonable period ahead of grants that have not yet been approved but which, because of their recurring nature in the past, might be expected to continue
3. Provide for emergency requests (e.g. water wells) that may be received
4. Accumulate reserves to be able to fund larger scale projects such as the building/refurbishment of schools.

In view of SJAA's low operating costs, the trustees do not consider it necessary to designate any reserves to cover such costs because it would be an immaterial amount.

b) To release reserves as grants only when reasonably certain that the projects to be aided are appropriate to the development needs of the local communities, have the requisite priority compared to other potential projects, and will be well executed so using SJAA donor-income in an effective way.

### Declaration

We declare that:

- the Trustees have approved the report above; and
- have authorised us to sign it on their behalf.

Signature:



Full name:

Denzil Mascarenhas

Pauline Carter

Position:

Chairman & Trustee

Finance Director & Trustee

Date

7<sup>th</sup> October 2022

7<sup>th</sup> October 2022

**ST JOSEPH'S AFRICAN AID**

England & Wales - Charity number 1087768

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# Accounts

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**St. Joseph's African Aid**  
(Registered Charity No. 1087768)

**Financial Statements and Trustees'  
Report**

**Year Ended 31 May 2021**

**St Joseph's African Aid**  
Registered Charity No 1087768

**Financial Statements and Trustees' Report  
for the Year Ended 31 May 2021**

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Statement of Assets and Liabilities	1
Independent Examiner's Report	2
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**St Joseph's African Aid (Registered Charity No 1087768)**

**Receipts and Payments Account for the Year Ended 31 May 2021**

£	Year to 31 May 2021						Total Funds	Last Year
	Restricted Funds (Income)		Water/Medical	Restricted Funds	Unrestricted Funds			
	Schools	Teachers						
Donations, legacies and grants	14,459	13,031	7,050	34,450	14,916	49,456	140,553	
Gift Aid Tax reclaimed	242	2,695	-	2,927	1,222	4,159	9,155	
Bank interest	-	-	-	-	17	17	171	
<b>Total receipts</b>	<b>14,701</b>	<b>15,726</b>	<b>7,050</b>	<b>37,477</b>	<b>16,155</b>	<b>53,632</b>	<b>149,879</b>	

**Payments**

Grants for Charitable Purposes	(17,555)	(13,754)	(14,010)	(45,319)	(22,729)	(68,048)	(126,815)
Operating expenses (Incl Newsletter)	-	-	-	-	(799)	(799)	(750)
Professional Fees	-	-	-	-	(700)	(700)	(700)
Bank charges	-	-	-	-	(134)	(134)	(50)
<b>Total payments</b>	<b>(17,555)</b>	<b>(13,754)</b>	<b>(14,010)</b>	<b>(45,319)</b>	<b>(24,362)</b>	<b>(69,681)</b>	<b>(128,315)</b>

**Net Receipts less Payments for the Year**

Cash balances - start year	(2,854)	1,972	(6,960)	(7,842)	(8,207)	(16,049)	21,564
Cash balances - end year	33,113	13,752	8,222	55,087	49,819	104,906	83,342
	30,259	15,724	1,262	47,245	41,612	88,857	104,906

**Statement of Assets and Liabilities**

£	At 31 May 2021						Total Funds	Last Year
	Restricted Funds		Water/Medical	Restricted Funds	Unrestricted Funds			
	Schools	Teachers						
Cash balances	30,259	15,724	1,262	47,245	41,612	88,857	104,906	
Debtors	-	-	-	-	-	-	-	
Creditor for professional fees	-	-	-	-	-700	-700	-700	
<b>Net Assets at end year</b>	<b>30,259</b>	<b>15,724</b>	<b>1,262</b>	<b>47,245</b>	<b>40,912</b>	<b>88,157</b>	<b>104,206</b>	

Approved on 08 Oct 2021 by the Trustees and signed on their behalf by:

Denzil Mascarenhas  
Chairman & Trustee

Pauline Carter  
Finance Director & Trustee



Note: These Financial Statements should be read in conjunction with the accompanying Trustees' Report

**St Joseph's African Aid (Registered Charity No 1087768)**

***Independent Examiner's Report on the Accounts***

**Report to the trustees of St Joseph's African Aid  
on the accounts for the year ended 31 May 2021**

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

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. 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. We would like to point out that these accounts are based on the information provided by the Charity. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date 20/10/21

Anjani Boparai  
Sethi & Co.  
Chartered Certified Accountants  
59-60 Thames Street  
Windsor SL4 1TX

## **ST JOSEPH'S AFRICAN AID**

Charity Commission Registered Number 1087768  
Registered address: Kenmore Cottage, The Friary, Windsor, Berkshire, SL42NP

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### **TRUSTEES' ANNUAL REPORT** **Financial Year: 1 June 2020 – 31 May 2021**

#### **Structure, governance and management**

St Joseph's African Aid (SJAA) is a registered charity established by a Trust Deed dated 9 July 2001.

The trustees who held office since 1 June 2020 are:

Mrs Pauline Carter (appointed 16 April 2021)  
Dr Joan O Davies  
Mrs Lisa Goring (appointed 22 January 2021)  
Rev Robert D Hamilton (resigned 10 October 2020)  
Rev Jacob Beya Kadumbu (resigned 26 February 2021)  
Mr Martin Knops  
Mr Denzil Mascarenhas  
Mrs Ann P Murphy (resigned 16 August 2020)  
Rev Michael Powell (resigned 2 November 2020)  
Mrs Samantha H Turner  
Mr Neil N Twist (resigned 31 December 2020)

The Trust Deed provides that there shall be at least four trustees. New trustees are appointed by the existing trustees. In selecting persons to be appointed as new trustees, the existing trustees consider the benefits of appointing a person who through residence, occupation, employment or otherwise has special knowledge of the circumstances of the countries where SJAA is active or who is otherwise able by virtue of his or her personal or professional qualifications to make a contribution to the pursuit of the objects or the management of SJAA. The trustees remain actively engaged in seeking new trustees with the requisite skills.

The trustee board normally meets three times a year, however, this year it met more frequently due to the retirement of several long-standing trustees. COVID restrictions meant that all meetings were held on the internet using the Zoom platform. The major changes are as follows:

- 1) Rev Robert Hamilton retired as chairperson and trustee on 10<sup>th</sup> October 2020, he continues to voluntarily support SJAA in an administrative and fundraising capacity, reaching out to, and thanking donors he personally knows. Mr. Denzil Mascarenhas was duly elected the new chair.
- 2) Rev Michael Powell retired as a trustee in November 2020, he continues to support SJAA voluntarily as the Project Coordinator.
- 3) Mr. Neil Twist retired as the Finance Director at the end of December 2020. Neil has been replaced by Mrs. Pauline Carter who was appointed as a trustee in April 2021.

- 4) Other retiring trustees are Ann Murphy (August 2020) and Rev Jacob Beya Kadumbu (February 2021).

The day-to-day business of managing SJAA is delegated to an Executive Committee consisting of the Chairman, Finance Director, Project Coordinator and one other nominated trustee; they communicate frequently.

The Safeguarding policy was reviewed and updated during the year. A Safeguarding Officer was appointed, and online training attended. Safeguarding remains a permanent item on each meeting agenda.

All trustees give of their time voluntarily and receive no remuneration for their services. SJAA has no employees.

A review of the charity's financial controls was carried out by the trustees during the period, and it was concluded that the appropriate procedures were all in place.

### **Objectives and activities**

SJAA's Trust Deed sets out that its principal objectives are the relief of poverty, sickness and distress, and the advancement of education, in Africa. There has been no change to the objectives of SJAA as stated in the original 2001 Trust Deed.

SJAA operates by making grants for the furtherance of its objectives. Its aid is directed towards the support of schools and other community projects in the Democratic Republic of the Congo (DRC), the Cameroon and in Gabon.

SJAA works closely with the Josephites, a Roman Catholic religious order founded in Belgium in 1817, who established schools and missions in the DRC (formerly known as the Belgian Congo and subsequently Zaire) and elsewhere in Africa. The Josephites remain active in these countries and provide the local presence through which the projects funded by SJAA are managed and implemented.

Suitable projects for grant-aiding are identified by both the trustees and by the local Josephite communities and their contacts. Projects are assessed according to the criteria of the benefits they would bring to their communities, their cost effectiveness, and the likelihood of a successful implementation.

Grants are approved by resolution of all the trustees of SJAA. Authority to approve projects up to £1,000 has been delegated to the Executive Committee

The trustees confirm that they have complied with their duty to have regard to the guidance on public benefit published by the Charities Commission.

### **Achievements and on-going projects**

Education, clean water and sanitation, and medical help are the three building blocks by which we seek to help the local communities where we operate.

Education in the Democratic Republic of the Congo (DRC)

Supporting education has been one of SJAA's key aims since its inception and most of the funds it has disbursed have been for this purpose. This has taken the form of grants for school

buildings, supplementing teachers' low Government-financed salaries, and providing basic equipment for the schools such as blackboards, desks, and educational materials. Additionally, Computer equipment and sewing machines have been provided to help pupils earn a living when they leave school. We are active in a region of the south-west of the DRC known as the Kasai where we support 9 schools in Ilebo, Domiongo and Bulongo which together educate over 3,000 pupils of whom about half are girls, and two schools in Kinshasa which educate over 1,000 pupils.

As we have done for many years now, this year we again supported teachers in the Kasai schools by augmenting their low salaries, and by providing funds for the purchase of educational resources such as books and other classroom resources. The money to do this comes largely from donations generously given from their salaries by St George's Weybridge staff at the College and Junior School, which is then matched by the charity, plus fundraising events organized at both schools.

We provided the finance for two major projects last year. The first, our largest-ever project, was for a building to provide girls' boarding accommodation at a school in Domiongo. This is a project we have been wanting to carry out for many years and has been made possible by the generosity of a single donor. Although the construction of the building is well under way COVID has delayed the project as the contractor is having difficulty getting building materials to complete the project. It is hoped that as COVID eases it will be possible to get the necessary materials and complete the project.

#### **Medical Assistance**

Our second major project was to finance the construction of a Medical Centre at Gomenbley in the far north of the Cameroon. This is a part of the world where access to medical help is difficult to come by as was tragically evidenced some 18 months ago. A nearby village was raided by an armed band causing the death of 3 villagers and serious injury to several more. No medical help was readily available which worsened the outcome for the injured. We provided additional funds this year to furnish the Centre. The project is now complete, and the new facility was opened by the Bishop from Maroua-Mokolo, Cameroon.

#### **Running Water**

We take for granted that communities will have safe running water, and this is not always the case. A project was approved to dig a well and provide fresh running water for the new medical centre at Gomenbley and the surrounding community.

#### **Smaller Projects**

A number of smaller projects were approved and completed in the year namely, Blackboards for schools (Bulongo), A chainsaw (for the woodwork school in Bulongo). Sewing machines (Lycée Ste Marie in Ilebo), and Laptop computers (St Joseph's college in North Cameroon).

#### **Fundraising**

SJAA invites donations from the general public to further its charitable work but does not engage in email or telephone fundraising campaigns.

## Grants

Total grants this year were £68,048 (2020 - £126,815).

As usual, most of this year's £68k grants went to the DRC who received £48k (2020 - £103k) with £20k going to the Cameroon (2020 - £24k). None was sent to the Gabon either this year or last.

In more detail, the grants in 2021 were:

### Grants to the DRC

Jun 2020	Kasai schools: Prime de Remerciement	\$29,280	£24,039
Jun 2020	Kasai schools: Frais de Fonctionement	\$5,400	£4,434
		<b>\$34,680</b>	<b>£28,473</b>
Jun 2020	Kinshasa (Ste Etienne): Equipment for Science Laboratory	\$5,000	£4,105
Jun 2020	Ilebo (Lycée Ste Marie): Sewing machines for technical school	\$11,305	£9,282
Jun 2020	Bulongo (Primary Schools): Replacement of worn-out blackboards	\$1,410	£1,158
Jun 2020	Bulongo: Chainsaw for Woodworking School	\$3,600	£2,956
Jun 2020	Local banking costs	\$1,505	£1,235
Jan 21	Blackboards for Kasai schools	\$540	£435
		<b>\$58,040</b>	<b>£47,644</b>

### Grants to the Cameroon

Jun 2020	Koza: Computers for school	€3,450	£3,160
Sep 2020	Gomenbley: Furniture for Medical Centre	€3,500	£3,300
Oct 2020	Gomemblemey: Well for the Medical Centre	€15,000	£13,944
		<b>€21,950</b>	<b>£20,404</b>

**Total Cost of Grants for Year: £68,048 (2020 - £126,815)**

## Financial Review

SJAA has prepared its Accounts for 2020/21, on the Receipts and Payments basis due to a turnover of less than £250,000.

Donations received in the year were £49,456 (2020 – £140,553). Last year's figure benefitted from two large one-off donations, namely:

- £75,197 for the building of a girl's dormitory for a school in Domiongo (DRC)
- £20,000 to construct a Medical Centre at Gomembley (North Cameroon).

Interest received was only £17 (2020 £171) reflecting the very low rates of interest currently available.

A Gift Aid claim for one year's donations yielded £4,159 (2020 £9,155 – also for one year).

Total Receipts were therefore £53,632 (2020 – £149,879).

Grants made were £68,048 (2020 £126,815). In the past five years SJAA has disbursed approx. £600k in grants.

The expenses of running SJAA remain low and amounted to £1,634 (2020 £1,500) of which the cost of printing and distributing the Newsletter, professional fees, bank charges, and website expenses account for all the costs. The total cost is kept down because support and administration is provided free of charge by voluntary help.

The cash balances of SJAA decreased by £16,049 during 2021 (2020 - £21,564 increase) to £88,857 as at 31 May 2021.

The cash balances of SJAA are held with Barclays Bank plc (SJAA's clearing bank). SJAA holds no shares, bonds or other assets.

At 31 May 2021, £47,246 (54%) of SJAA's total Reserves (2020 - £55,087; 53%) are classified as Restricted Income and may only be used for their defined restricted purposes. The major Restricted funds at 31 May 2021 were c.£16k held for the completion of the Domiongo Girls' Dormitory, and c.£16k for the "Prime de Remerciement" for the Kasai teachers.

SJAA's policy on reserves is:

- a) To designate sufficient reserves to:
  1. Pay all grants that have been approved but not yet paid
  2. Cover the cost for a reasonable period ahead of grants that have not yet been approved but which, because of their recurring nature in the past, might be expected to continue
  3. Provide for emergency requests (e.g. water wells) that may be received
  4. Accumulate reserves to be able to fund larger scale projects such as the building/refurbishment of schools.

In view of SJAA's low operating costs, the trustees do not consider it necessary to designate any reserves to cover such costs because it would be an immaterial amount.

- b) To release reserves as grants only when reasonably certain that the projects to be aided are appropriate to the development needs of the local communities, have the requisite priority compared to other potential projects, and will be well executed so using SJAA donor-income in an effective way.

**Declaration**

We declare that:

- the Trustees have approved the report above; and
- have authorised us to sign it on their behalf.

Signature:



Full name:

Denzil Mascarenhas

Pauline Carter

Position:

Chairman & Trustee

Finance Director & Trustee

Date

8<sup>th</sup> October 2021

8<sup>th</sup> October 2021