

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**

	Page
Receipts and Payments Account	1
Statement of Assets and Liabilities	1
Independent Examiner's Report	2
Trustees' Report	3 - 8

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					
	Restricted Funds (Income)			Restricted Funds	Unrestricted Funds	Total Funds
	Schools	Teachers	Water/Medical			
		14,459	13,031	7,050	34,450	14,916
	242	2,695	-	2,927	1,222	4,159
	-	-	-	-	17	17
	14,701	15,726	7,050	37,477	16,155	53,632
						</

Last Year	140,553
	9,155
	171
Last Year	149,879

Payments

Grants for Charitable Purposes
Operating expenses (incl Newsletter)
Professional Fees
Bank charges

	(17,555)	(13,754)	(14,010)	(45,319)	(22,729)	(68,048)
	-	-	-	-	(799)	(799)
	-	-	-	-	(700)	(700)
	-	-	-	-	(134)	(134)
Total payments	(17,555)	(13,754)	(14,010)	(45,319)	(24,362)	(69,681)

Last Year	(126,815)
	(750)
	(700)
	(50)
Last Year	(128,315)

Net Receipts less Payments for the Year

Cash balances - start year
Cash balances - end year

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

Last Year	21,564
	83,342
	104,906

Statement of Assets and Liabilities

At 31 May 2021							Last Year
Schools	Teachers	Water/Medical	Restricted Funds	Unrestricted Funds	Total Funds		
30,259	15,724	1,262	47,245	41,612	88,857	104,906	
-	-	-	-	-	-	-	
-	-	-	-	-700	-700	-700	
30,259	15,724	1,262	47,245	40,912	88,157	104,206	

Last Year	104,906
	-
	-700
Last Year	104,206

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

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 10th 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
		\$34,680	£28,473
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
		\$58,040	£47,644

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
		€21,950	£20,404

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 Gomemblem (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

8th October 2021

8th October 2021