

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

Receipts	Year to 31 May 2022						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	
Gift Aid Tax reclaimed	564	5,348	2,385	8,297	4,324	12,621	4,159
Bank interest	-	-	-	-	-	-	17
Total receipts	20,273	17,871	7,364	45,508	22,958	68,466	53,632

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

Net Receipts less Payments for the Year						
Cash balances - start year	2,693	2,145	(1,262)	3,576	(552)	3,024
Cash balances - end year	30,259	15,724	1,262	47,245	41,612	88,857
	32,952	17,869	-	50,821	41,060	91,881
						Last Year
						(16,049)
						104,906
						88,857

Statement of Assets and Liabilities

At 31 May 2022						Total Funds
Schools	Teachers	Water/Medical	Restricted Funds	Unrestricted Funds		
32,952	17,869	-	50,821	41,060	91,881	
-	-	-	-	-	-	
-	-	-	-	-700	-700	
32,952	17,869	-	50,821	40,360	91,181	
Last Year						
					88,857	
					-	
					-700	
					88,157	

Approved on 7th Oct 2022 by the Trustees and signed on their behalf by:

Denzil Mascarenhas
Chairman & Trustee

D Mascarenhas

Pauline Carter
Finance Director & Trustee

Pauline Carter

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

Date



21/10/22.

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

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 Fonctionnement	\$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
		\$50,500	£37,297

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
		€30,425	£26,610

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 7th October 2022

7th October 2022