

**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)

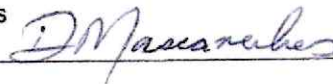
## Receipts and Payments Account for the Year Ended 31 May 2024

Year to 31 May 2024							Last Year
Restricted Funds (Income)			Restricted Funds	Unrestricted Funds	Total Funds		
Schools	Teachers	Water/ Medical					
Receipts							
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	-
Total receipts	50,211	19,192	31	69,434	27,681	97,115	238,504
Payments							
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)
Total payments	(48,274)	(15,283)	-	(63,557)	(132,311)	(195,868)	(119,868)
Net Receipts less Payments for the Year	1,937	3,909	31	5,877	(104,630)	(98,753)	118,636
Cash balances - start year	28,035	11,732	-	39,767	170,750	210,517	91,881
Cash balances - end year	29,972	15,641	31	45,644	66,120	111,764	210,517

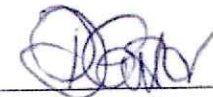
Statement of Assets and Liabilities		At 31 May 2024						Last Year
		Schools	Teachers	Water/ Medical	Restricted Funds	Unrestricted Funds	Total Funds	
£								
Cash balances		29,972	15,641	31	45,644	66,120	111,764	210,517
Debtors		-	-	-	-	-	-	-
Creditor for professional fees		-	-	-	-	-700	-700	-700
Net Assets at end year		29,972	15,641	31	45,644	65,420	111,064	209,817

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.

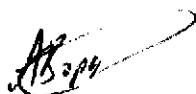
Our examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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 27/10/24



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 Fonctionnement	\$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 Ctre	€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