

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

## Payments

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

## Net Receipts less Payments for the Year

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

## Statement of Assets and Liabilities

Statement of Assets and Liabilities						
£	At 31 May 2025					Last Year
	Schools	Teachers	Water/ Medical	Restricted Funds	Unrestricted Funds	
Cash balances	14,285	15,983	-	30,268	35,627	111,764
Debtors	-	-	-	-	-	-
Creditor for professional fees	-	-	-	-	-700	-700
Net Assets at end year	14,285	15,983	-	30,268	34,927	111,064

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

*GREGORY 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