

# **THE JENNIE MARSH TRUST**

## **Annual Report**

**For the year ended 31 March 2023**

**Charity number 1110796**

**Company number: 5405313**

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## **1 1. Legal and Administrative Information**

### **Trustees and Directors**

Mr N P W Marsh

Mr A J W Marsh

Mrs K Read

### **Registered Office**

4 Mill Close

Fishbourne

Chichester

West Sussex

PO19 3JW

### **Bankers**

HSBC

94 East Street

Chichester,

PO19 1HD

### **Independent examiner**

Mr Keith Barnett

116 Worcester Road

Chichester

P019 5EB

**Charity number 1110796**

**Company number 5405313**

## **ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023**

The financial statements for the year to 31 March 2023 are appended to this report.

### **2. Structure, Governance and Management**

#### **2.1 Constitution**

The Charity (The Jennie Marsh Trust, or JMT) was established under a Memorandum of Association in 2005 and is governed under its Articles of Association, as a limited Company.

#### **2.2 Governance and Regulation**

As a Limited Company, the Charity is required to file its financial statements with Companies House; and as a UK registered Charity, falls under the regulation of the Charity Commission.

#### **2.3 Organisational Structure**

The organisation is ultimately managed by the Board of Trustees which oversees the work of JMT as a Charity (these Trustees are also Directors and Company Members under the governing documentation of the Memorandum of Association and the Articles of Association). All major operational and strategic decisions are made by the Board who meet generally 3 to 4 times per year, correspond regularly and are available to meet more frequently as required. Under the Articles, in which Trustees (referred to for the purpose of governance) are appointed as Company Members (and also as Directors, under Article 14.5), new Trustees are appointed by the Board and one third of the members of the Trustee Board (the longest serving) retire annually (at each AGM, whilst the requirement for an AGM remains), but are eligible to be re-appointed if they still qualify. Given that JMT has no employees and only one regular volunteer, the day-to-day running of the Charity is overseen by the Board of Trustees itself, as well as a few volunteers, to whom certain tasks and roles are delegated by the Board.

## 2.4 Trustees

All the current Trustees, who are also all Directors of the company, are individuals who were involved in the founding of the Charity. The possibility of appointing additional Trustees is a matter that is regularly reviewed. New Trustees would be recruited by the Board based on their broad range of skills and experience. The current Board brings a diverse set of experiences and expertise – including extensive work within the charitable sector, the Church, the professional financial services and investment sector, the public sector in the UK, and living and working in both commercial and charitable sectors in Africa, coupled with extensive travel and investment experience in Africa. Given the focus of the charity's work and projects, all the Trustees and most of the key volunteers have spent significant time in Africa. All the Trustees and indeed all volunteers, operate entirely on a voluntary basis.

## 2.5 Risk Review

The Trustees regularly consider all the major risks to which the charity is exposed. These are held on a risk register (and overseen by a risk management framework), as well as implementing a set of policies and procedures, to outline key processes within the operational of the Charity. Specifically of note, the Trustees have developed:

- A reserves policy, coupled with a funding strategy and a funding base of regular givers, which seeks to ensure that on specific projects where JMT has a medium-term desire (albeit no formal commitment) to support projects or individuals over multiple years, it feels sufficiently confident of its ability to meet those. In terms of an actual commitment basis, JMT applies a policy of only allocating funds on an annual basis and within its existing (or very near-term) cash reserves position
- A Safeguarding policy has been developed to protect the Charity's direct beneficiaries as well as the Charity's volunteers – however, it is noted that currently the Charity has no direct involvement with Young People or potentially vulnerable people, given it operates as a grant making body to other (typically small, grass-roots) charities and organisations, mainly in Africa. However, the Trustees are also seeking to promote best practice implementation and adherence of the principles by the organisations it supports.

### 3. Annual Report of the Trustees

#### 3.1 History and Background

JMT was founded in April 2005 as a charity which could act to identify, provide funding to and actively support the development of individuals, initiatives or projects which seek to enhance the Christian faith, with a very strong geographical focus on Africa. The Charity's founding, focus and ongoing drive was inspired by the life and passions of Jennie Marsh (nee Tipper). The structure and role of the charity is to be a focus for:

- Firstly, identifying and connecting with specific projects and initiatives which really make an impact, are well-run and driven by people which the charity feels confident supporting, which lack financial resources and access to larger funding bodies, and which crucially are open to being helped and guided in their development and governance;
- Secondly, to fundraise for the ongoing support of these projects – seeking the support of private individuals who seek a directly-connected opportunity to support local African projects, with a clear and strong Christian ethos;
- Thirdly, to help guide and enhance the governance, strategy and development of the initiatives – with an ultimate goal, where possible, towards more financial stability;
- Fourthly, to do so in a cost-efficient manner, ensuring that the operating costs of the charity remain as a low percentage of funds raised to ensure the largest amount possible can be used to help fund projects directly

#### 3.2 Goals and Summary of Activities

JMT's objects are set out in its governing document as 'the advancement of the Christian faith'. As outlined above the Charity has developed a strategic focus to govern its activities within these boundaries, which include (though reviewed regularly by the Trustees):

- Acting as a fundraising and grant-making body to support specific projects and initiatives, whether directly to individuals or typically local, small-sized organisations;
- A geographical focus on Sub-Saharan Africa, with only a number of specific UK exceptions where long-standing relationships exist;
- A focus on opportunities within JMT's core "Equip, Enable, Serve" operational strategy on project objectives;

- Supporting projects, initiatives and individuals where JMT feels aligned with the leading individuals, and where there is opportunity to work with them to enhance the governance and running of the project, and to achieve long-term sustainable impact.

Overall, JMT is seeking to achieve a long-term impact in the lives of people, particularly for those operating in less privileged environments. The Trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit when planning their objectives and activities for the year.

### 3.3 Summary of Year's Activities

In the year to 31 March 2023 JMT's primary activities can be summarized as:

- Supporting our regular and one-off donor base, who together gave over £72,000 of donations (including tax refunds on Gift Aid, and specific project funding). This included a one-off legacy donation of £50,000 in the year. During the year, JMT published its newsletter ('Journal') to provide updates and information about supported projects. In addition to donations, JMT received income through key fundraising activities, including the sale of JMT Christmas Cards, and the sponsorship raised from activities;
- Providing project funding to five projects, totalling just over £47,000 of grants; these projects were spread across Kenya, Uganda, Zimbabwe and South Africa in this period. Note, this was higher than in typical financial years simply due to the timing of some of the annual (calendar-orientated grants) meaning in some cases two years-worth fell into the same financial year for JMT.
- Engaging in communication with supported projects about the post-Covid priorities and changes in projects. This also enabled further continued deepened reporting alongside the regular quarterly or bi-annual reports now being received from most projects.

### Covid Pandemic

As noted last year, during the 2022-23, all our supported projects have continued to have a some impacts during the year from the Covid-19 pandemic, driven by the various lockdowns, restrictions and indirect impact, which for many countries continued into 2022 despite reopenings. By the end of the year, most had returned to normal operating routines, though the family level financial impacts of the pandemic continued to affect affordability.

### 3.4 Overview of Projects Supported

During the course of the last year, JMT provided financial (and advisory, strategic and other) support to seven projects, each of which it has been involved with for multiple years.

**Arise – Cape Town, South Africa**

Arise is a South African charity based in the Heideveld area of the Cape Flats outside Cape Town. It seeks to ensure the safety, security and welfare of children in the Cape area by promoting the role of family and care for children. From a family centre based in Heideveld, Arise promotes adoption and fostering care across Cape Town, and works in the local community to support families. The centre offers resources to local schools and families, including educational support, kids clubs, and psychological support and counselling and parenting training. JMT has been providing financial and strategic advice to Arise since 2008, working in partnership to help launch and sustain new initiatives, as well as promoting a transition to self-sufficiency and encouraging local funding. In 2020-21, JMT provided £2,500 of funding towards the operational costs – primarily now staffing and counsellors – to implement and lead on their community-based programmes. Whilst funding was restarted in 2021-22, discussions continued about the strategic role of JMT and Arise going forward, as the Arise team concentrate their focus, and seek (with JMT support) to access more locally-based funding support. Funding of £2,500 was provided in 2022 towards the costs of running activities and counselling / education, but it was agreed that due to a combination of Arise's shift to a less resource intensive model, JMT's role having assisted over many years in reaching that more sustainable base financially, and priorities for JMT, that going forward JMT would take a pause on funding from 2023 and reassess.

**Orphan Care Programme, Ibanda, Uganda**

The Orphan Care Programme (OCP) is a locally-run charitable initiative, founded by Olive Lugwana, who, for more than 20 years, has helped to fund, support and care for disadvantaged children in Uganda to attend local primary and secondary schools. Working closely in conjunction with church based schools in the town of Ibanda in Southern Uganda, Olive identifies children who are either orphaned (and perhaps living with wider family) or from single parent families, and provides funding support as well as pastoral support for those at secondary school (who typically board). Since 2006, JMT has been providing support for 50-70 children at primary school level who are unable to pay for uniforms, books and lunch / daily milk; at secondary school level, where school fees (including boarding costs) are payable, JMT has supported 30 secondary school (or in the case of those in A-level years, for some in vocational training) – having 5 students in each of the academic years from Senior 1 to Senior 6. This plan has continued in recent years and restarted in 2022 following a disrupted 2 years due to Covid. 30 secondary school / vocationally educated students were supported along with the primary students utilising some unspent funds from covid years along with £7,000 of funding for the year. The JMT team were able to visit in May 2022 and spend time with all the supported children, the schools and key stakeholders and project managers. This included time with Andrew Byona – Olive's son – who has taken on detailed running on the programme, addressing the succession need highlighted. Detailed cost reviews also identified that with inflationary effects from school fees and support items provided (scholastic materials, health & hygiene etc), overall costs per student were rising. Continuing support for those students already in the programme was agreed as the top priority, and it was decided for 2023 that the number of new students taken on would reduce slightly in response to rising costs, and set a 3-5 year plan to gradually work within the budgetary pressures.



**Centre for Urban Mission, Nairobi, Kenya**

The Centre for Urban Mission (CUM) operates under the framework of Carlile College in Nairobi, where it runs an integrated set of programmes aimed at providing training and support to churches and communities in various informal settlements around Nairobi. At the centre is an operational base in the settlement of Kibera. JMT has been involved with CUM since 2006, and in 2009 helped launch a new programme of Children's Ministry. This seeks to provide training courses and assistance to local churches across informal settlements in how to engage and help minister to children and encourage parents. Practical assistance is provided in hygiene, health, self-help and employment, as well as spiritual and moral ministry; the programme seeks to offer holistic care and support for disadvantaged families and children. In 2022-23, JMT has continued its financial support of the children's ministry workers and projects, as these have restarted fully in 2022 following Covid-19 disruption, and where community-based activities could fully resume. A JMT team visit to Nairobi in May 2022 was able to visit the nearly completed new centre in Kibera (funded from donations / fundraising) where the base for future children's / family ministry is based.

**Children Comfort Ministries, Kitgum, Uganda**

The Children Comfort Ministries (CCM) is a local organization based in the town of Kitgum in the north of Uganda. This was an area heavily impacted by the long war against the insurgent Lord's Resistance Army, and many areas were left abandoned and destitute people were moved to camps for protection. JMT began supporting the organization in 2006 during the last period of the war, when CCM provided school sponsorship and care for numerous children who were either orphaned or from very poor, single parent families. In recent years, the team saw the vision to establish a new local nursery and primary school to provide quality education and care under a Christian ethos, at a cost which was affordable and offered support to those unable to pay. JMT has been supporting the establishment and running of the school since 2012 as it has grown from nursery years to now offering primary education to P6 year. It is accredited and regularly inspected by the Government education department. In the last year, JMT supported both the ongoing running costs (as the school works towards more self-sufficiency) and the ongoing building costs to establish its own buildings on an acquired site. The school relocated to the new premises in 2018-19 and JMT continues to support its work, and it continues to expand, now offering up to P7 (final primary year of schooling), and where it can to students going on to secondary. The school was able to re-open fully in Jan 2022 and complete its full transition to new premises, and start rebuilding its student base, which it has done successfully. The student numbers grew in 2022, and together with JMT support additional classrooms were built and completed, and facilities gradually increased. A JMT team visit in May 2022 enabled a detailed on site review of the project and its future plans, including how the school can gradually move to a sustainable, standalone funding structure (or at least reduce dependence on external funding support).

**Institute of Bible Teaching (IBT), Bulawayo, Zimbabwe**

IBT is a training college established in Zimbabwe's second city of Bulawayo in 2014 by Godfrey Chikaki. JMT supported the launch and establishment of the institute from its beginning, having been involved in supporting Godfrey with his own training at the Johannesburg Bible College since 2012. The team at JBC, whom JMT have partnered with for many years, supported Godfrey in establishing an Institute in Zimbabwe to provide training to pastors and ministers from churches in the area, many of whom had never had formal training. In the midst of very challenging economic times in Zimbabwe, churches could afford little to train their ministers and staff, and by establishing a local college and training courses and conferences, this has aimed to bring some of the expertise of places like JBC to Bulawayo. JMT has helped support the financial running and the strategic development of IBT since its inception, and encourage supporters, as IBT has successfully grown the student base and coverage.

**Khayelitsha Christian Academy, Western Cape, South Africa**

Khayelitsha Christian Academy (KCA) is a day care centre for children aged between 3 and 6 years, located in Mandela Park, Khayelitsha, close to Cape Town in the Western Cape province of South Africa. KCA's mission is to lead children to Christ through education, and is located in an area of generally low income and low employment levels. KCA hopes to prepare and develop children for pre-primary and primary level, providing them with excellent Early Childhood Development (ECD) and the possibility of a brighter future. It was founded by Christ Church Khayelitsha in 2012, adjacent to the church and overseen by the Rev Phumezo Masango, who has been known and supported by JMT since 2009. JMT has been supporting KCA directly since 2015 and has enabled the hiring of an additional nursery teacher, who has been supported throughout the last five years.

**Sports Plus camps, Christians In Sport, UK**

*(re-started grants in 2022-23 following resumption of summer camps post-Covid)*

Christians in Sport (CiS) is a UK-based charity which seeks to reach the world of sport for Christ through a wide range of activities. CiS works with people of all ages who involved in sport. In support of work with school aged young people, CiS runs summer Sports Plus camps, where understanding more of the Christian faith is combined with a high quality sports camp. JMT has partnered with CiS since the start of JMT, where in conjunction with the annual awarding of the Jennie Marsh Cup at the Brecon camp, JMT has offered financial support through bursaries and sponsorship to young people to attend the Sports Camp. This enables CiS to let those unable to cover the full cost of the camps to still attend. As a non-African project our contribution represents a relatively small part of our overall funding programme, but a key historic link, and one that has been further bolstered as CiS itself has expanded to do more work on the African continent. In 2021-22 (as with the previous year) no funding was made as summer 2021 camps were disrupted, but funding for 2022 summer camps was made in the 2022-23 financial year.

### 3.5 Financial review

In this year, JMT had income of £72,884 against total outgoings of £47,654. The net surplus for the year on income against expenditure was £25,230. This compared to a smaller net deficit in the previous year, which had come about due to timing of both project funding grants pre/post JMT's financial year end and timing of donations.

The larger income for FY22-23 was as a result of a large legacy donation of £50,000 received in the year, whereas the balance of income of c£22,884 is more consistent with historic levels (albeit higher than FY20-21). At the same time, the project grants of £47,000 was also higher than usual due in part to timing (whereby two annual grants for same projects fell into the same FY for JMT), and partly some more significant one-off project costs

The cash reserves at the end of the financial year were £40,691. Of the outgoings, £47,053 was for project funding representing 99% of the total expenditure. This excludes costs of some trading activity (e.g. JMT Christmas cards), which are shown as a net profit figure. The main other expenditure related to the printing and distribution of newsletters. Whilst cash reserves increased significantly year-on-year, and sit above normal reserves position, this was driven by the legacy donation. The Trustees have discussed how best to utilise the legacy, and believe that indicatively utilising it provide additional funding to the projects (over and above normal income levels) is the right approach, but targeting this over approximately c5 year period with the strategic aim of helping more of the projects to reach increased financial sustainability.

### 3.6 Reserves policy

The Trustees' policy is to ensure there are sufficient unrestricted reserves to meet JMT's current financial commitments, by only committing to project funding from either entirely existing reserves or on regular giving base within a short period of time. Given that JMT typically allocates grants on an annual basis, then cash is built up and distributed from existing reserves each year, with no future commitments to grants. As a general guide, JMT would seek to have a minimum cash reserves of approximately £5,000 at the year-end (subject to adjustments for timing of payments), which currently represents c20% of typical annual income.

JENNIE MARSH TRUST  
Company No 5405313  
Charity Commission No 1110796  
**INCOME AND EXPENDITURE ACCOUNT**  
PERIOD 01/04/22 TO 31/03/23

INCOME

Donations	67,424.00	
CAF/Stwd ship	689.48	
Fundraising		
Projects (note 1)	500.00	
Bank Dep a/c interest	201.94	
Trading		
Tax refunds (not received by 31/3)	4068.55	<u>72,883.97</u> (Note 2)

EXPENDITURE

Fund raising costs	216.00	
Office	137.20	
Admin	248.00	
Projects	47,053.00	<u>47,654.20</u>

INCOME over EXPENDITURE 25,229.77

Represented by:	22	23	Movement
Bank C/A reconciled	7,311.71	11,339.54	4,027.83
Bank Deposit A/C	<u>8,149.56</u>	<u>29,351.50</u>	<u>21,201.94</u>
	15,461.27	40,691.04	25,229.77

Opening balance 01/04/22	15,461.27
I over E 31/03/23	<u>25,229.77</u>
Bank c/a + int bearing a/c	40,691.04

Note:

1. Restricted funds.
2. The Gift Aid was not received until after the end of the FY so figures were adjusted accordingly.

G J Tipper  
Treasurer

JENNIE MARSH TRUST

Company No 5405313

Charity Commission No 1110796

ANNUAL BANK RECONCILIATION STATEMENT AS AT  
31 MAR 2023

Prepared by G J Tipper, Treasurer

£

Balance as per bank statements as at 31 Mar 23

Current account	7,270.99
Deposit account	29,351.50
Plus tax refund (Note 1)	<u>4,068.55</u>
Total Bank and Cash	40,691.04

Not incl a/c transfers

Opening balance 1 Apr 22	15,461.27
Add receipts	<u>72,883.97</u>
	88,345.24
Less payments	<u>47,654.20</u>
	40,691.04
Closing figure as at 31/3/23	40,691.04

Note 1. The receipts figure has been increased by £4068.55 which is the Gift Aid received after the end of the financial year.

JENNIE MARSH TRUST

Company No 5405313

Charity Commission No 1110796

BALANCE SHEET AS AT 31 MARCH 2023

Debtors	Nil
Cash at bank & in hand	£40,691.04
<u>Current Liabilities</u>	
Creditors & accrued expenses	Nil
<b>Net Current Assets</b>	£40,691.04
Capital & Reserves	£40,691.04

For the year ending 31 March 2023 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the micro-entity provisions and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Board on 2023

and signed on their behalf by: G J Tipper  
Treasurer

# Independent Examiners Report to the Trustees of Jennie March Trust

I report on the Accounts for the Jennie Marsh Trust  
for year ended 31st March 2023

## Respective responsibilities of Trustees and Examiner

The Charity Trustees are responsible for the preparation of the Accounts.  
The Charity Trustees consider that an Audit is not required for the year  
under Section 144[2] of the Charities Act 2011 [the 2011 Act] and that an  
Independent Examination is needed

It is my responsibility to-

- \* Examine the Accounts under section 145 of the 2011 Act
- \* To follow the procedures laid down in the general Directions given  
by the Charity Commission under section 145[5] of the 2011 Act, and
- \* to state whether particular matters have come to my attention

## Basis of Independent Examiners Report

My examination was carried out in accordance with the general  
Directions given by the Charity Commission. 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  
you as Trustees concerning such matters. The procedures undertaken do not  
provide all the evidence that would be required in an audit and  
consequently no opinion is given as to whether the Accounts present a  
'true and fair view' and the report is limited to those matters set out in the  
statement below.

## Independent Examiners Statement

In connection with my examination no matter has come to my attention  
1. which gives me reasonable cause to believe that in any material respect  
the requirements-

- \*to keep accounting records in accordance with section 130 of the  
2011 Act
- \* to prepare Accounts which accord to the accounting records and comply  
with the accounting requirements of the 2011 Act  
have not been met, or
- 2. to which in my opinion attention should be drawn in order to enable a  
proper understanding of the accounts to be reached.

Name

Keith Barnett



Qualification

Associate of the Chartered Institute of Bankers

Address

116, Worcester Road, Chichester, PO19 5EB

Date

11th July 2023