

SUPPORTING TANZANIAN ORPHANS AND WIDOWS (STOW)

England & Wales · Charity number 1112424

Details

Other names STOW

Status Registered

Legal form Other

Registered 2005-12-06

Register [View on the Charity Commission register](#)

Contact

Address Acorn Cottage
Main Road
Kelsale
Saxmundham
IP17 2QY

Phone 01728603348

Email info@stowcharity.org

Website www.stowcharity.org

Activities

Objects: (I) THE RELIEF OF POVERTY HARDSHIP AND DISTRESS AMONG CHILDREN IN TANZANIA AND OTHER AFRICAN COUNTRIES WHO HAVE LOST ONE OR BOTH PARENTS THROUGH AIDS AND AMONG WOMEN WIDOWED AS A RESULT OF AIDS BY THE PROVISION OF ADVICE, SUPPORT AND SUCH FINANCIAL OR MATERIAL ASSISTANCE AS THE TRUSTEES SHALL FROM TIME TO TIME DETERMINE.(II) THE ADVANCEMENT OF EDUCATION AMONG CHILDREN IN TANZANIA AND OTHER AFRICAN COUNTRIES WHO HAVE LOST ONE OR BOTH PARENTS THROUGH AIDS BY SUCH EXCLUSIVELY CHARITABLE MEANS AS THE TRUSTEES SHALL FROM TIME TO TIME DETERMINE.

Activities: We work with a Tanzanian NGO called TUMAINI, based in Tanga. We provide funds to support orphans to go to school and in Further Education; and small loans to their carers to help with small income-generating operations. We raise money by subscriptions, donations, sponsorships and fundraising events. Twice a year, we visit the schools, colleges and homes with the NGO to see the children and carers.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** TANZANIA AND OTHER AFRICAN COUNTRIES
- Tanzania

Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£51,395	£61,477	-	-
2024-05-31	£53,648	£56,813	-	-
2023-05-31	£49,538	£62,213	-	-
2022-05-31	£47,019	£60,603	-	-
2021-05-31	£94,561	£48,945	-	-

Trustees

Name	Role	Appointed
MARIE JEANNETTE ADAMS	Chair	2005-06-01
Donald McGregor		2019-07-15
JEREMY ADAMS		2005-06-01
Jeremy Adams		2005-06-01
MARTIN STEVENS		2009-01-07
RICHARD HENRY IAN WILLS CRISP		2005-06-01
ROBIN POTTER		2005-06-01
VIVIENNE WILLSCRISP		2005-06-01

SUPPORTING TANZANIAN ORPHANS AND WIDOWS (STOW)

England & Wales - Charity number 1112424

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	1st	June	2024	To	31st	May	2025

Section A Reference and administration details

Charity name Supporting Tanzanian Orphans and Widows

Other names charity is known by STOW

Registered charity number (if any) 1112424

Charity's principal address Acorn Cottage, Main Road, Kelsale

Saxmundham

Suffolk

Postcode IP17 2QY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marie Adams	Chairperson		
2	Jeremy Adams	Secretary		
3	Martin Stevens	Treasurer		
5	Richard Wills Crisp			
6	Vivienne Wills Crisp			
7	Linda Potter			
8	Robin Potter			
9	Donald McGregor			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected from membership at AGM or appointed by trustees between AGMs.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(i) The relief of poverty hardship and distress among children in Tanzania and other African countries who have lost one or both parents through AIDS and among women widowed as a result of AIDS by provision of advice, support and such financial or material assistance as the trustees shall from time to time determine.

(ii) The advancement of education among children in Tanzania and other African countries who have lost one or both parents through AIDS by such exclusively charitable means as the trustees shall from time to time determine.

We have, as at 31.5.25, 166 members and have raised – through donations, membership subscriptions, child sponsorship, events, and gift aid – the sum of £51,395.

Newsletters were sent to all members in November 2024 and March 2025. All our past and present newsletters, as well as membership forms, are available on our website: www.stowcharity.org.

The trustees had meetings in June and September 2024, and in March 2025. They were in frequent contact between these meetings. They were re-elected at the AGM on 6th October 2024.

The Chairperson made monitoring visits to Tanzania in conjunction with our partner NGO, TUMAINI, in Nov 2024 and Jan/Feb 2025. On the latter visit she was accompanied by a self-funded STOW member who had been on VSO in Tanzania at the same time as the Chairperson.

In Nov the Chairperson visited 16 older students in colleges in 3 locations outside Tanga: Dodoma, Iringa, and Dar-es-salaam. In Jan they visited 17 more students in Tanga, Handeni, Moshi and Arusha. They made 10 home visits and met 7 of the widows to discuss their progress in setting up and running small businesses for which STOW had provided them with loans. More information on these visits is in the Nov 24 and March 25 newsletters.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Summary of the main achievements of the charity during the year

Through grants to our Tanzanian partner NGO, TUMAINI, we have supported 43 students: 11 at secondary school, 29 in further education/university and 3 in vocational training.

For this period, our support to the children and families in Tanzania amounted to £55,000. This included a grant of £52,000 to TUMAINI to cover budgeted educational costs, plus extra help to students and families of £3,000 covering rent, bed nets, textbooks, food parcels, bedding, bikes, smart phones and small business start-up grants.

STOW brought forward £50,881 from the last financial year. We raised £51,395 and spent £61,477. This means we had £40,798 in hand at the financial year's end (31.5.25).

Section E Financial review

Brief statement of the charity's policy on reserves

Our pledged continuing income has increased in recent years and, after due consideration and 20 years' experience, the Trustees feel that we can reduce our reserves to 6 months of ongoing commitment. I.e. we will hold in reserve sufficient funds to keep all the students we have taken on in education or training for 6 months even if STOW is unable to raise any more money for whatever reason.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any

ethical investment policy adopted.

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Section F Other optional information

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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	J Adams	
Full name(s)	Jeremy Arthur Adams	
Position (eg Secretary, Chair, etc)	Secretary	
Date		



Receipts and payments accounts

CC16a

For the period from	Period start date 1st June 2024	To	Period end date 31st May 2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members subscriptions	1,850	-	-	1,850	1,626
Donations	26,933	-	-	26,933	27,800
Child sponsorship	14,255	-	-	14,255	16,810
Gift Aid	6,940	-	-	6,940	5,846
Fundraising events	1,417	-	-	1,417	1,566
Bank interest on deposit account	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	51,395	-	-	51,395	53,648
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	51,395	-	-	51,395	53,648
A3 Payments					
Public and employee liability insurance	389	-	-	389	379
Costs of monitoring visits to Tanzania - 3 return flights, 2 visas	5,599	-	-	5,599	2,902
Grants to Tanzanian NGO for the support of 11 orphans in secondary school and 32 in further education (including vocational training and university).	52,000	-	-	52,000	49,400
Other grants to Tanzanian NGO including rent, bed nets, food parcels, bedding, bikes, small business start-up grants, smart phones	3,000	-	-	3,000	3,500
Printing costs for 2 newsletters	208	-	-	208	366
Bank charges	172	-	-	172	172
Stationery and postage	109	-	-	109	94
	-	-	-	-	-
	-	-	-	-	-
Sub total	61,477	-	-	61,477	56,813
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	61,477	-	-	61,477	56,813
Net of receipts/(payments)	- 10,082	-	-	- 10,082	- 3,165
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,880	-	-	50,880	54,046
Cash funds this year end	40,798	-	-	40,798	50,881

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC Community account	40,798	-	-
		-	-	-
		-	-	-
	Total cash funds	40,798	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	J Adams	Jeremy Arthur Adams		



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Supporting Tanzanian Orphans and Widows

On accounts for the year
ended

31st May 2025

Charity no
(if any)

1112424

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

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 my 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 Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the trustees concerning any 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
examiner's statement

In connection with my examination, no matter has come to my attention (~~other than that disclosed below *~~)

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 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: Jeremy Wagg

Date: 8/7/2025

Name: JEREMY PAUL WAGG

Relevant professional
qualification(s) or body
(if any):

Chartered Institute of Banks

Address:	11 Willows Green, Church Farm Road, Aldeburgh, Suffolk, IP15 5GA

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

SUPPORTING TANZANIAN ORPHANS AND WIDOWS (STOW)

England & Wales - Charity number 1112424

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	June	2023		31st	May	2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Acorn Cottage, Main Road, Kelsale	
Saxmundham	
Suffolk	
Postcode	IP17 2QY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marie Adams	Chairperson		
2	Jeremy Adams	Secretary		
3	Martin Stevens	Treasurer		
4	Joan Craighead		1/6/23 to 1/10/23	
5	Richard Wills Crisp			
6	Vivienne Wills Crisp			
7	Linda Potter			
8	Robin Potter			
9	Donald McGregor			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected from membership at AGM or appointed by trustees between AGMs.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(i) The relief of poverty hardship and distress among children in Tanzania and other African countries who have lost one or both parents through AIDS and among women widowed as a result of AIDS by provision of advice, support and such financial or material assistance as the trustees shall from time to time determine.

(ii) The advancement of education among children in Tanzania and other African countries who have lost one or both parents through AIDS by such exclusively charitable means as the trustees shall from time to time determine.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

We have, as at 31.5.24, 170 members and have raised – through donations, membership subscriptions, child sponsorship, events, and gift aid – the sum of £53,648.

Newsletters were sent to all members in November 2023 and March 2024. All our past and present newsletters, as well as membership forms, are available on our website: www.stowcharity.org.

The trustees had meetings in September and December 2023, and in March 2024. They were in frequent contact between these meetings. They were re-elected at the AGM on 1st October 2023 with the exception of Joan Craighead who resigned.

The Chairperson made monitoring visits to Tanzania in conjunction with our partner NGO, TUMAINI, in Oct 2023 and Jan 2024. On the latter visit she was accompanied by a self-funded STOW member who had been on VSO in Tanzania at the same time as the Chairperson.

In Oct the Chairperson visited 10 older students in colleges in 3 locations outside Tanga: Dodoma, Iringa, and Dar-es-salaam. In Jan they visited students and schools in Tanga region and Dar-es-salaam. On this latter trip, they saw 16 students in 6 secondary schools, 9 others in 2 technical colleges, 2 others in 2 different A-level colleges and one university student in Dar. They made 9 home visits and met with some of the widows to discuss their progress in setting up and running small businesses for which STOW had provided them with loans.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main achievements of the charity during the year

Through grants to our Tanzanian partner NGO, TUMAINI, we have supported 52 students: 22 at secondary school, 25 in further education/university and 5 in vocational training.

For this period, our support to the children and families in Tanzania amounted to £52,900. This included a grant of £49,400 to TUMAINI to cover budgeted educational costs, plus extra help to students and families of £3,500 covering rent, bed nets, textbooks, food parcels, bedding, bikes, and small business start-up grants.

STOW brought forward £54,046 from the last financial year. We raised £53,648 and spent £56,813. This means we had £50,881 in hand at the financial year's end (31.5.24).

Section E Financial review

Brief statement of the charity's policy on reserves

Our pledged continuing income has increased in recent years and, after due consideration and 19 years' experience, the Trustees feel that we can reduce our reserves to 6 months of ongoing commitment. I.e. we will hold in reserve sufficient funds to keep all the students we have taken on in education or training for 6 months even if STOW is unable to raise any more money for whatever reason.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any

ethical investment policy adopted.

--

Section F Other optional information

--

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	J Adams	
Full name(s)	Jeremy Arthur Adams	
Position (eg Secretary, Chair, etc)	Secretary	
Date	30.9.2024	



Receipts and payments accounts

For the period from	Period start date	To	Period end date
	1st June 2023		31st May 2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members subscriptions	1,626	-	-	1,626	1,681
Donations	27,800	-	-	27,800	25,856
Child sponsorship	16,810	-	-	16,810	15,622
Gift Aid	5,846	-	-	5,846	4,918
Fundraising events	1,566	-	-	1,566	1,297
Bank interest on deposit account	-	-	-	-	164
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	53,648	-	-	53,648	49,538
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	53,648	-	-	53,648	49,538
A3 Payments					
Public and employee liability insurance	379	-	-	379	348
Costs of monitoring visits to Tanzania - 2 flights, 2 visas	2,902	-	-	2,902	1,199
Grants to Tanzanian NGO for the support of 22 orphans in secondary school and 30 in further education (including vocational training and university).	49,400	-	-	49,400	56,500
Other grants to Tanzanian NGO including rent, bed nets, food parcels, bedding, bikes, small business start-up grants, smart phones	3,500	-	-	3,500	3,500
Printing costs for 2 newsletters	366	-	-	366	496
Bank charges	172	-	-	172	95
Stationery and postage	94	-	-	94	75
	-	-	-	-	-
	-	-	-	-	-
Sub total	56,813	-	-	56,813	62,213
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	56,813	-	-	56,813	62,213
Net of receipts/(payments)	- 3,165	-	-	- 3,165	- 12,675
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	54,046	-	-	54,046	66,722
Cash funds this year end	50,881	-	-	50,881	54,047

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC Community account	50,881	-	-
		-	-	-
		-	-	-
	Total cash funds	50,881	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	J Adams	Jeremy Arthur Adams		



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Supporting Tanzanian Orphans and Widows

On accounts for the year
ended

31st May 2024

Charity no
(if any)

1112424

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

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 my 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 Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the trustees concerning any 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
examiner's statement

In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~ *)

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 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: Jeremy Wagg

Date: 19/10/2024

Name: Jeremy Paul Wagg

Relevant professional
qualification(s) or body
(if any):

Chartered Institute of Banks

Address:	11 Willows Green, Church Farm Road, Aldeburgh, Suffolk, IP15 5GA

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

SUPPORTING TANZANIAN ORPHANS AND WIDOWS (STOW)

England & Wales - Charity number 1112424

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	1st	June	2022	To	31st	May	2023

Section A Reference and administration details

Charity name

Supporting Tanzanian Orphans and Widows

Other names charity is known by

STOW

Registered charity number (if any)

1112424

Charity's principal address

Acorn Cottage, Main Road, Kelsale
 Saxmundham
 Suffolk
 Postcode IP17 2QY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marie Adams	Chairperson		
2	Jeremy Adams	Secretary		
3	Martin Stevens	Treasurer		
4	Richard Wills Crisp			
5	Vivienne Wills Crisp			
6	Joan Craighead			
7	Linda Potter			
8	Robin Potter			
9	Donald McGregor			
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected from membership at AGM or appointed by trustees between AGMs.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(i) The relief of poverty hardship and distress among children in Tanzania and other African countries who have lost one or both parents through AIDS and among women widowed as a result of AIDS by provision of advice, support and such financial or material assistance as the trustees shall from time to time determine.

(ii) The advancement of education among children in Tanzania and other African countries who have lost one or both parents through AIDS by such exclusively charitable means as the trustees shall from time to time determine.

We have, as at 31.5.23, 180 members and have raised – through donations, membership subscriptions, child sponsorship, events, and gift aid – the sum of £49,538.

Newsletters were sent to all members in October 2022 and March 2023. All our past and present newsletters, as well as membership forms, are available on our website: www.stowcharity.org.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The trustees had meetings in June, September and November 2022, and in March and May 2023. They were in frequent contact between these meetings. They were all re-elected at the AGM on 4th September 2022.

The Chairperson made monitoring visits to Tanzania in conjunction with our partner NGO, TUMAINI, in Sept/Oct 2022 and Jan/Feb 2023.

In Sept/Oct they visited 7 older students in colleges in 3 locations outside Tanga: Moshi, Arusha, and Dar-es-salaam. In Jan/Feb they visited students and schools in Tanga, Morogoro and Dar-es-salaam. On this latter trip, they saw 33 students in Tanga Region, 1 in Ruvu and 1 in Dar. They visited 8 schools (including 1 primary) and 2 A-level colleges. They made 8 home visits and met with some of the widows to discuss their progress in setting up and running small businesses for which STOW had provided them with loans.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main achievements of the charity during the year

Through grants to our Tanzanian partner NGO, TUMAINI, we have supported 62 students: 1 at primary school, 31 at secondary, 22 in further education/university and 8 in vocational training.

For this period, our support to the children and families in Tanga amounted to £60,000. This included a grant of £56,500 to TUMAINI to cover budgeted educational costs, plus extra help to students and families of £3,500 covering rent, bed nets, textbooks, food parcels, bedding, bikes, and small business start-up grants.

STOW brought forward £66,722 from the last financial year. We raised £49,538 and spent £62,213. This means we had £54,047 in hand at the financial year's end (31.5.23).

Section E Financial review

Brief statement of the charity's policy on reserves

Our pledged continuing income has increased in recent years and, after due consideration and 18 years' experience, the Trustees feel that we can reduce our reserves to 6 months of ongoing commitment. I.e. we will hold in reserve sufficient funds to keep all the students we have taken on in education or training for 6 months even if STOW is unable to raise any more money for whatever reason.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any

ethical investment policy adopted.

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Section F Other optional information

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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	J Adams	
Full name(s)	Jeremy Arthur Adams	
Position (eg Secretary, Chair, etc)	Secretary	
Date	18/7/2023	



Supporting Tanzanian Orphans and Widows	1112424
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CC16a

Receipts and payments accounts			
For the period from	Period start date 1st June 2022	To	Period end date 31st May 2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members subscriptions	1,681	-	-	1,681	1,666
Donations	25,856	-	-	25,856	28,388
Child sponsorship	15,622	-	-	15,622	10,975
Gift Aid	4,918	-	-	4,918	4,916
Fundraising events	1,297	-	-	1,297	1,074
Bank interest on deposit account	164	-	-	164	-
		-	-		
		-	-		
Sub total (Gross income for AR)	49,538	-	-	49,538	47,019
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	49,538	-	-	49,538	47,019
A3 Payments					
Cost of fundraising		-	-	-	-
Public and employee liability insurance (1 year's premium)	348	-	-	348	322
Costs of monitoring visits to Tanzania - 1 flight, 2 visas	1,199	-	-	1,199	1,254
Grants to Tanzanian NGO for the support of 1 orphan at primary school, 31 at secondary school, 30 in further education (including vocational training and university).	56,500	-	-	56,500	48,000
Grant to Tanzanian NGO for 2 rainwater tanks	-			-	2,000
Grant to Tanzanian NGO In June 2021 for Further Education fees for 2021-2022 academic year	-			-	6,000
Other grants to Tanzanian NGO including rent, bed nets, textbooks, food parcels, bedding, bikes, small business start-up grants.	3,500	-	-	3,500	2,500
Printing costs for 2 newsletters	496	-	-	496	398
Bank charges	95	-	-	95	45
Stationery and postage	75	-	-	75	84
		-	-	-	
Sub total	62,213	-	-	62,213	60,603
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	62,213	-	-	62,213	60,603
Net of receipts/(payments)	- 12,675	-	-	- 12,675	- 13,584
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	66,722	-	-	66,722	80,306
Cash funds this year end	54,047	-	-	54,047	66,722

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC Community account	54,047	-	-
		-	-	-
	Total cash funds	54,047	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Jeremy Adams	Jeremy Adams	27/07/2023	



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Supporting Tanzanian Orphans and Widows

On accounts for the year
ended

31st May 2023

Charity no
(if any)

1112424

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

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 my 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 Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the trustees concerning any 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
examiner's 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 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: J P Wagg

Date: 21/7/23

Name: Jeremy Paul Wagg

Relevant professional
qualification(s) or body
(if any):

Address: 9 North Warren

Aldeburgh

Suffolk IP15 5QF

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

SUPPORTING TANZANIAN ORPHANS AND WIDOWS (STOW)

England & Wales - Charity number 1112424

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	1st	June	2021	To	31st	May	2022

Section A Reference and administration details

Charity name Supporting Tanzanian Orphans and Widows

Other names charity is known by STOW

Registered charity number (if any) 1112424

Charity's principal address
 Acorn Cottage, Main Road, Kelsale
 Saxmundham
 Suffolk
Postcode IP17 2QY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marie Adams	Chairperson		
2	Jeremy Adams	Secretary		
3	Martin Stevens	Treasurer		
4	Richard Wills Crisp			
5	Vivienne Wills Crisp			
6	Joan Craighead			
7	Linda Potter			
8	Robin Potter			
9	Donald McGregor			
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected from membership at AGM or appointed by trustees between AGMs.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(i) The relief of poverty hardship and distress among children in Tanzania and other African countries who have lost one or both parents through AIDS and among women widowed as a result of AIDS by provision of advice, support and such financial or material assistance as the trustees shall from time to time determine.

(ii) The advancement of education among children in Tanzania and other African countries who have lost one or both parents through AIDS by such exclusively charitable means as the trustees shall from time to time determine.

We have, as at 31.5.22, 181 members and have raised – through donations, membership subscriptions, child sponsorship, events, and gift aid – the sum of £47,019.

Newsletters were sent to all members in July 2021 and February 2022. All our past and present newsletters, as well as membership forms, are available on our website: www.stowcharity.org.

The trustees had meetings in June, September and December 2021, and in February and April 2022. They were in frequent contact between these meetings. They were all re-elected at the AGM on 3rd October 2021.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Chairperson made a 2-week monitoring visit to Tanzania in Jan/Feb 2022. She found our Tanzanian NGO partner had continued to successfully support the children over the two years since she last visited.

She visited:

- 4 students in 3 primary schools,
- 11 students in 3 secondary boarding schools,
- 15 students in 4 secondary day schools,
- the Coastal A-level college and Maasai Utalii College in Tanga
- the 7 students in Tanga Technical College,
- 2 students in Lushoto:
- 3 students in Dar es Salaam.

She attended the "Opening Ceremony" for the two water tanks STOW funded at Zingibari Secondary School with: our Tanzanian partners, a local government official, several members of Tanga Rotary, the Headteacher and many students.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main achievements of the charity during the year

Through grants to our Tanzanian partner NGO, TUMAINI, we have supported 72 students: 4 at primary school, 37 at secondary, 14 in further education/university and 17 in vocational training.

For this period, our support to the children and families in Tanga amounted to £58,500. This included a grant of £54,000 to TUMAINI to cover budgeted educational costs, plus extra help to students and families of £2,500 covering rent, bed nets, textbooks, food parcels, bedding, bikes, and small business start-up grants.

In addition a one-off extra grant of £2,000 was used for the provision of 2 rainwater tanks at Zingibari Secondary School – the first time STOW has invested in fixed assets. We felt able to do this, and to increase our support to our older students, thanks to the bequest we received in the last financial year.

STOW brought forward £80,305 from the last financial year. We raised £47,019 and spent £60,603. This means we had £66,722 in hand at the financial year's end, including a reserve on deposit of £21,218 with Virgin Money.

Section E

Financial review

Brief statement of the charity's policy on reserves

Our pledged continuing income has increased in recent years and, after due consideration and 16 years' experience, the Trustees feel that we can reduce our reserves to 6 months of ongoing commitment. I.e. we will hold in reserve sufficient funds to keep all the students we have taken on in education or training for 6 months even if STOW is unable to raise any more money for whatever reason.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	J Adams	
Full name(s)	Jeremy Arthur Adams	
Position (eg Secretary, Chair, etc)	Secretary	
Date	18/7/2022	



Supporting Tanzanian Orphans and Widows 1112424

CC16a

Receipts and payments accounts

For the period from 1st June 2021 To 31st May 2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members subscriptions	1,666	-	-	1,666	1,671
Donations	28,388	-	-	28,388	76,550
Child sponsorship	10,975	-	-	10,975	11,706
Gift Aid	4,916	-	-	4,916	4,634
Fundraising events	1,074	-	-	1,074	-
Bank interest on deposit accounts	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	47,019	-	-	47,019	94,561
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,019	-	-	47,019	94,561
A3 Payments					
Cost of fundraising	-	-	-	-	-
Public and employee liability insurance (1 year's premium)	322	-	-	322	-
Costs of monitoring visits to Tanzania - 2 flights, 1 visa, Covid tests	1,254	-	-	1,254	-
Grants to Tanzanian NGO for the support of 4 orphans at primary school, 37 at secondary school, 31 in further education (including vocational training and university).	48,000	-	-	48,000	40,245
Grant to Tanzanian NGO for 2 rainwater tanks	2,000	-	-	2,000	-
Emergency funds for 2020 to Tanzanian NGO to cover costs due to the Covid-19 pandemic.	-	-	-	-	2,000
Grant to Tanzanian NGO In June 2021 for Further Education fees for 2021-2022 academic year	6,000	-	-	6,000	-
Other grants to Tanzanian NGO including rent, bed nets, textbooks, food parcels, bedding, bikes, small business start-up grants.	2,500	-	-	2,500	6,255
Printing costs for 2 newsletters	398	-	-	398	398
Bank charges	45	-	-	45	-
Stationery and postage	84	-	-	84	47
	-	-	-	-	-
Sub total	60,603	-	-	60,603	48,945
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	60,603	-	-	60,603	48,945
Net of receipts/(payments)	- 13,584	-	-	- 13,584	45,616
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	80,306	-	-	80,306	34,689
Cash funds this year end	66,722	1	-	66,722	60,305

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC Community account	45,504	-	-
	Virgin Money (reserve)	21,218	-	-
	Total cash funds	66,722	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Jeremy Adams	Jeremy Adams	27/07/2022	



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Supporting Tanzanian Orphans and Widows

On accounts for the year
ended

31st May 2022

Charity no
(if any)

1112424

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

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 my 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 Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the trustees concerning any 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
examiner's statement

In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~ *)

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 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: D Fordham

Date: 11/08/2022

Name: David Fordham

Relevant professional
qualification(s) or body
(if any):

Address:	Hill Farm Barns, Sweffling,
	Suffolk
	IP17 2BS

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

SUPPORTING TANZANIAN ORPHANS AND WIDOWS (STOW)

England & Wales - Charity number 1112424

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	1st	June	2020	To	31st	May	2021

Section A Reference and administration details

Charity name Supporting Tanzanian Orphans and Widows

Other names charity is known by STOW

Registered charity number (if any) 1112424

Charity's principal address
 Acorn Cottage, Main Road, Kelsale
 Saxmundham
 Suffolk
Postcode IP17 2QY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marie Adams	Chairperson		
2	Jeremy Adams	Secretary		
3	Martin Stevens	Treasurer		
4	Richard Wills Crisp			
5	Vivienne Wills Crisp			
6	Joan Craighead			
7	Linda Potter			
8	Robin Potter			
9	Donald McGregor			
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected from membership at AGM or appointed by trustees between AGMs.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(i) The relief of poverty hardship and distress among children in Tanzania and other African countries who have lost one or both parents through AIDS and among women widowed as a result of AIDS by provision of advice, support and such financial or material assistance as the trustees shall from time to time determine.

(ii) The advancement of education among children in Tanzania and other African countries who have lost one or both parents through AIDS by such exclusively charitable means as the trustees shall from time to time determine.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

We have, as at 31.5.21, 185 members and have raised – through donations, membership subscriptions, child sponsorship, and gift aid – the sum of £47,541 plus we received a one-off exceptional bequest of £50,000.

A newsletter was sent to all members in February 2021. All our past and present newsletters, as well as membership forms, are available on our website: www.stowcharity.org.

The trustees had online meetings via Zoom in June and August 2020, and in February and April 2021. They were in frequent contact between these meetings. They were all re-elected at the AGM on 27th September 2020.

Due to the Covid-19 pandemic, no monitoring visits have been made to Tanzania during 2021, and no fund-raising events have been held.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main achievements of the charity during the year

Through grants to our Tanzanian partner NGO, TUMAINI, we have supported 75 students: 7 at primary school, 40 at secondary (15 of whom are in boarding school due to their extreme vulnerability), 10 in further education/university and 18 in vocational training.

For this period, our support to the children and families in Tanga amounted to £48,500. This included a grant of £40,245 to TUMAINI to cover the normal budgeted educational costs plus emergency grants of £2,000 to cover extra costs incurred due to the Covid-19 pandemic in 2020 and a further £6,255 in 2021.

STOW brought forward £34,689 from the last financial year. We raised £45,616 and received a one-off bequest of £50,000. This means we had £80,305 in hand at the financial year's end, including a reserve on deposit of £21,218 with Virgin Money.

Section E Financial review

Brief statement of the charity's policy on reserves

Our pledged continuing income has increased in recent years and, after due consideration and 16 years' experience, the Trustees feel that we can reduce our reserves to 6 months of ongoing commitment. I.e. we will hold in reserve sufficient funds to keep all the students we have taken on in education or training for 6 months even if STOW is unable to raise any more money for whatever reason.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any

As many of the orphans' carers are elderly (often their grandparents), our orphans are beginning to lose them, particularly because of the pandemic. We have already sent out additional funds for food, clothing and house repairs. We anticipate having to send out more subsistence support in the coming years.

ethical investment policy adopted.

--

Section F Other optional information

--

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	J Adams	
Full name(s)	Jeremy Arthur Adams	
Position (eg Secretary, Chair, etc)	Secretary	
Date	5/8/2021	



Supporting Tanzanian Orphans and Widows	1112424
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CC16a

Receipts and payments accounts			
For the period from	Period start date	To	Period end date
	1st June 2020		31st May 2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members subscriptions	1,671	-	-	1,671	1,867
Donations	76,550	-	-	76,550	27,084
Child sponsorship	11,706	-	-	11,706	10,931
Gift Aid	4,634	-	-	4,634	4,699
Fundraising events	-	-	-	-	2,482
Bank interest on deposit accounts	-	-	-	-	478
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	94,561	-	-	94,561	47,541
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	94,561	-	-	94,561	47,541
A3 Payments					
Cost of fundraising (hire of 1 venue)	-	-	-	-	68
Public and employee liability insurance (2 years' premiums)	-	-	-	-	592
Costs of monitoring visits to Tanzania - 2 flights and 2 visas	-	-	-	-	1,122
Grants to Tanzanian NGO for the support of 7 orphans at primary school, 40 at secondary school, 25 in further education (including vocational training and university).	40,245	-	-	40,245	40,246
Emergency funds for 2020 to Tanzanian NGO to cover costs due to the Covid-19 pandemic.	2,000	-	-	2,000	4,754
Other grants to Tanzanian NGO including rent, bed nets, textbooks, food parcels, bedding, bikes, small business start-up grants.	6,255	-	-	6,255	3,108
Printing costs for 2 newsletters	398	-	-	398	487
Bank international money transfer charges	-	-	-	-	-
Stationery	47	-	-	47	76
	-	-	-	-	-
Sub total	48,945	-	-	48,945	50,453
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	48,945	-	-	48,945	50,453
Net of receipts/(payments)	45,616	-	-	45,616	- 2,912
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	34,689	-	-	34,689	37,601
Cash funds this year end	80,305	-	-	80,305	34,689

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC Community account	59,087	-	-
	Virgin Money (reserve)	21,218	-	-
	Total cash funds	80,305	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Jeremy Adams	Jeremy Adams	05/08/2021	
	Martin Stevens	Martin Stevens	05/08/2021	



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Supporting Tanzanian Orphans and Widows

On accounts for the year
ended

31st May 2021

Charity no
(if any)

1112424

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

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 my 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 Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the trustees concerning any 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
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

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 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

D Fordham

Date:

27th September
2021

Name:

David Fordham

Relevant professional
qualification(s) or body
(if any):

Address:	Hill Farm Barns, Sweffling,
	Suffolk
	IP17 2BS

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.