



# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	June	2020		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)

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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.

### 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](http://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.

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<b>Section F</b>	<b>Other optional information</b>
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<b>Section G</b>	<b>Declaration</b>
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The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

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



Supporting Tanzanian Orphans and Widows	1112424
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## Receipts and payments accounts

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For the period from	Period start date 1st June 2020	To	Period end date 31st May 2021
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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 £
<b>A1 Receipts</b>					
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
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>94,561</b>	<b>-</b>	<b>-</b>	<b>94,561</b>	<b>47,541</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>94,561</b>	<b>-</b>	<b>-</b>	<b>94,561</b>	<b>47,541</b>
<b>A3 Payments</b>					
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
	-	-	-	-	-
<b>Sub total</b>	<b>48,945</b>	<b>-</b>	<b>-</b>	<b>48,945</b>	<b>50,453</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>48,945</b>	<b>-</b>	<b>-</b>	<b>48,945</b>	<b>50,453</b>
<b>Net of receipts/(payments)</b>	<b>45,616</b>	<b>-</b>	<b>-</b>	<b>45,616</b>	<b>- 2,912</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>34,689</b>	<b>-</b>	<b>-</b>	<b>34,689</b>	<b>37,601</b>
<b>Cash funds this year end</b>	<b>80,305</b>	<b>-</b>	<b>-</b>	<b>80,305</b>	<b>34,689</b>

## 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	-	-
	<b>Total cash funds</b>	<b>80,305</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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**

31<sup>st</sup> 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:**

27<sup>th</sup> 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.**