



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	June	2021		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)

--

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	Period start date 1st June 2021	To	Period end date 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
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
		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.