



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	June	2022		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.

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 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 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.

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	18/7/2023	



Supporting Tanzanian Orphans and Widows		1112424
Receipts and payments accounts		
For the period from	Period start date 1st June 2022	To Period end date 31st May 2023

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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	1,681	-	-	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
		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	27/07/2023



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.