



## 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	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	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)

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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 31.5.24, 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](http://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 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 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 FOther optional information

Section GDeclaration

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

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For the period  
from

Period start date  
1st June 2023

To

Period end date  
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 £
<b>A1 Receipts</b>					
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
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>53,648</b>	<b>-</b>	<b>-</b>	<b>53,648</b>	<b>49,538</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>53,648</b>	<b>-</b>	<b>-</b>	<b>53,648</b>	<b>49,538</b>
<b>A3 Payments</b>					
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
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>56,813</b>	<b>-</b>	<b>-</b>	<b>56,813</b>	<b>62,213</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>56,813</b>	<b>-</b>	<b>-</b>	<b>56,813</b>	<b>62,213</b>
<b>Net of receipts/(payments)</b>	<b>- 3,165</b>	<b>-</b>	<b>-</b>	<b>- 3,165</b>	<b>- 12,675</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>54,046</b>	<b>-</b>	<b>-</b>	<b>54,046</b>	<b>66,722</b>
<b>Cash funds this year end</b>	<b>50,881</b>	<b>-</b>	<b>-</b>	<b>50,881</b>	<b>54,047</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 £
<b>B1 Cash funds</b>	HSBC Community account	50,881	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	50,881	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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**

31<sup>st</sup> 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.**