



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	June	2024		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
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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		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Supporting Tanzanian Orphans and Widows

1112424

Receipts and payments accounts

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For the period
from

Period start date
1st June 2024

To

Period end date
31st May 2025

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
		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	
	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.