

Trustees' Annual Report for the period 2021/2022

From 06/04/2021 To 05/04/2022

Charity name: CHALLENGE AFRICA

Charity registration number: 1121563

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	<p>Education/Training</p> <p>The Advancement of Health or Saving of Lives</p> <p>The Prevention or Relief of Poverty</p> <p>Overseas Aid/Famine Relief</p> <p>Economic/Community Development/Employment</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	<p>We have provided daily education, food and care to 110 vulnerable and orphaned children living in rural poverty in Western Kenya.</p> <p>We have built and resourced school and community buildings/facilities.</p> <p>We have provided advocacy/ advice/ information to the local community focussing on health and welfare issues, domestic abuse support, basic financial management workshops and agricultural/animal husbandry best practice.</p> <p>We have provided services including education, vocational training and first aid to the school and local community.</p> <p>We have extended and maintained a poultry farm, providing food for orphans and income to fund our core activities.</p> <p>We have made small grants to individuals classed as in extreme poverty and/or need.</p> <p>We have provided Human Resources including teachers, social workers, water and aid professionals.</p> <p>We have acted as an umbrella/resource body for the local community, particularly women needing support or lacking agency and have signposted when necessary.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the	<p>All Trustees have fully understood and recognised the Commission's guidance on public benefit. This is reiterated during our Compliance</p>

Charity Commission on public benefit	discussions at Trustee Meetings.
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Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Grant Making is restricted to below £350 per family. Need assessments are carried out by in-country staff and a quarterly sign off by 5 Trustees is required. We made grants totalling £475 for the miner families impacted by Abimbo mining accidents.
Policy on social investment including program related investment	A majority of Trustees are required to be in support of any investment or significant change program. The main social investment programs are capacity building and resourcing for education and women's enterprise training and developing local poultry farming.
Contribution made by volunteers	2 UK Trustees have volunteered 7 professional work hours each a week for a year (728 hours) whilst other volunteers have been involved in web design and maintenance, child protection and safeguarding, donor support, partner collaboration and impact measurement. We have continued to grow and develop our Kenyan volunteering successfully with 4 local volunteers cooking food and cleaning for the orphaned children each day. We also train volunteers to help with the dressmaking projects and community resilience workshops.
Other	

Achievements and Performance

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Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p>This year, we are proud our team managed to adapt so quickly to the Covid-19 outbreak and subsequent lockdowns and restrictions.</p> <p>Restructuring the dressmaking project to produce PPE within a week was a real achievement. The team instantly adapted to provide safe care, food and emergency assistance to child headed households who needed support when the school was closed. Staff took a significant pay cut as funds became more tight and took on extra duties to ensure the charity continued to help as many beneficiaries as before but with less resources.</p> <p>In response to a lack of clean water and soap, families were encouraged to use the community and school facilities at various set times and were donated rain water collection tanks, buckets, hand soap, sanitiser and masks. Training was given and Covid-19 awareness raising sessions educated those who misunderstood the disease. We spent £1387 on rain water collection tanks and gutters. The school adapted to social distancing immediately despite limited resources and building space. We have built a new classroom costing £4385 and provided tables and chairs for 60 children, costing £851.</p> <p>Our Kenyan team have been resourceful, resilient and responsive. The community poultry project has grown more sustainable despite numerous challenges ranging from drop in customer demand to difficulties sourcing chicken feed and medical supplies.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	<p>We aimed to educate and care for 90 vulnerable children and have managed to educate and care for 110 children this year.</p> <p>Challenge Africa aims to be sustainable by 2025. 'Sustainable' will be:</p> <ul style="list-style-type: none"> • All salaries (4 Teachers, 1 Project Director, 1 Groundsman) and staff healthcare, funded through
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	<p>income generating community activities (poultry farm).</p> <ul style="list-style-type: none"> • All poultry project costs paid for by sales. • All Uzima school resources including textbooks, printing, furniture, funded internally through chicken sales. <p>Poultry sales have funded the maintenance of the poultry project, groundsman and resources for the school. 64% of our operational budget (feeding programmes and salaries) is self funding.</p>
Performance of fundraising activities against objectives set	We aim to raise £7000 a year and surpassed this which must be recognised as a significant achievement considering no charity funds are spent on marketing or fundraising.
Investment performance against objectives	N/A
Other	

Financial Review

Review of the charity's financial position at the end of the period	
Statement explaining the policy for holding reserves stating why they are held	Due to the current climate, income pressures, and without any continued on-going funding commitments, Trustees agreed to keep a reserve of only £100 and review this in FY 2022/2023. This is not best practice for unrestricted funds but was the most appropriate policy for the charity during the pandemic period.
Amount of reserves held	£100
Reasons for holding zero reserves	N/A
Details of fund materially in deficit	N/A
Explanation of any uncertainties about the charity continuing as a going concern	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

	Individual donations from supporters
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The charity's principal sources of funds (including any fundraising)	
Investment policy and objectives including any social investment policy adopted	N/A
A description of the principal risk facing the charity	<p>We take risks and risk mitigation very seriously and review regularly. Our principle risks have been identified and agreed as:</p> <ul style="list-style-type: none"> • Lack of funds to support the transition to a sustainable model. • Damage to our buildings in Kenya including storm, flooding and fire damage. • Market volatility decreasing poultry prices and demand and increasing material and living costs. • Trustee and staff capacity- a small operational team means any personal ill health/family commitments can impact on the charity's objectives being met.
Other	

Structure, Governance and Management

Description of charity's trusts:	
Type of governing document	Trust Deed
How is the charity constituted?	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Trustee selection process involves a vote by all existing Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

	Guidance, policies and procedures in
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Policies and procedures adopted for the induction and training of trustees	place for training Trustees and Volunteers.
The charity's organisational structure and any wider network with which the charity works	Challenge Africa is regulated by the Funding Regulator and is part of a number of membership organisations for training and supporting the third sector, including NCVO and 3SG.
Relationship with any related parties	N/A
Other	

Reference and Administrative details

Charity name	Challenge Africa
Other name the charity uses	
Registered charity number	1121563
Charity's principal address	Challenge Africa Office, The Retreat, Forester Road, Bath, Somerset, UK BA2 6QG

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	Raphael Bruneau	Chair of Trustees/Finance		Trustee board members vote to appoint trustees, as documented in our Governing Document.
2	Eleanore Dickson	Trustee/Chief Executive		
3	Rose Parker Bruneau	Trustee		

4	Sarah Skeels	Trustee/Website and Marketing Support		
5	Michael Ogborne	Trustee		
6	Caroline Frey	Trustee		
7	Amy Tew	Trustee		
8	Beth Davies	Trustee/ Safeguarding Lead		
9	Gareth Davies	Trustee		
10				
11				
12				
13				
14				
15				
16				

Corporate trustees - names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity **N/A**

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

Eleanore Dickson CEO
Raphael Bruneau Chair of Trustees and Head of Finance

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Ledger **HSBC**

Date	Narrative	Movement	Balance
04/06/2021	Brought forward AGREES STATEMENT	0	9101.43
06/04/2021	S LORD C LORD	15.00	9,116.43
08/04/2021	CAF2104014887CF	50.00	9,166.43
12/04/2021	FLORENT HERELLE	20.00	9,186.43
13/04/2021	CAF2104081975CF	25.00	9,211.43
14/04/2021	VIRGINMONEY GIVING	25.00	9,236.43
28/04/2021	BETHANY DAVIES	25.00	9,261.43
02/05/2021	N Borer Michele Borer	500.00	9,761.43
06/05/2021	VIRGINMONEY GIVING	6.25	9,767.68
06/05/2021	S LORD C LORD	15.00	9,782.68
07/05/2021	CAF210550447440CF	50.00	9,832.68
10/05/2021	FLORENT HERELLE	20.00	9,852.68
11/05/2021	CHQ	17.50	9,870.18
12/05/2021	VIRGINMONEY GIVING	25.00	9,895.18
13/05/2021	CAF21051083179CF	25.00	9,920.18
19/05/2021	VIRGINMONEY GIVING	115.00	10,035.18
20/05/2021	TRANSFERWISE	-358.04	9,677.14
24/05/2021	AMAZON EUROPE CORE	5.77	9,682.91
26/05/2021	Challenge Africa	-1,000.00	8,682.91
28/05/2021	BETHANY DAVIES	25.00	8,707.91
03/06/2021	VIRGINMONEY GIVING	10.00	8,717.91
04/06/2021	CAF2106017011CF	50.00	8,767.91
07/06/2021	S LORD C LORD	15.00	8,782.91
09/06/2021	VIRGINMONEY GIVING	25.00	8,807.91
10/06/2021	FLORENT HERELLE	20.00	8,827.91
11/06/2021	CAF21060880565CF	25.00	8,852.91
16/06/2021	CHARITIES TRUST	49.79	8,902.70
16/06/2021	VIRGINMONEY GIVING	15.00	8,917.70
21/06/2021	GABY HARDWICKE	23,333.33	32,251.03
22/06/2021	N Borer NEIL Borer	250.00	32,501.03
28/06/2021	BETHANY DAVIES	25.00	32,526.03
30/06/2021	CHARITIES TRUST	1,999.96	34,525.99
06/07/2021	CAF2107014860CF	50.00	34,575.99
06/07/2021	S LORD C LORD	15.00	34,590.99
07/07/2021	VIRGINMONEY GIVING	35.00	34,625.99
12/07/2021	FLORENT HERELLE	20.00	34,645.99
13/07/2021	CAF21070879968CF	25.00	34,670.99
14/07/2021	VIRGINMONEY GIVING	140.00	34,810.99
16/07/2021	CHARITIES TRUST	49.79	34,860.78
28/07/2021	BETHANY DAVIES	25.00	34,885.78

04/08/2021 VIRGINMONEY GIVING	35.00	34,920.78
05/08/2021 CAF2108026126CF	50.00	34,970.78
06/08/2021 S LORD C LORD	15.00	34,985.78
10/08/2021 FLORENT HERELLE	20.00	35,005.78
11/08/2021 VIRGINMONEY GIVING	25.00	35,030.78
12/08/2021 CAF21080947159CF	25.00	35,055.78
16/08/2021 CHARITIES TRUST	49.79	35,105.57
18/08/2021 VIRGINMONEY GIVING	15.00	35,120.57
31/08/2021 CHARITIES TRUST	49.79	35,170.36
31/08/2021 BETHANY DAVIES	25.00	35,195.36
06/09/2021 CAF21090147728CF	50.00	35,245.36
06/09/2021 S LORD C LORD	15.00	35,260.36
07/09/2021 Challenge Africa	-10,000.00	25,260.36
08/09/2021 VIRGINMONEY GIVING	10.00	25,270.36
08/09/2021 Fundraising Regula Inv 22749	-50.00	25,220.36
08/09/2021 Challenge Africa	-9,950.00	15,270.36
10/09/2021 FLORENT HERELLE	20.00	15,290.36
13/09/2021 CAF21090879968CF	25.00	15,315.36
15/09/2021 VIRGINMONEY GIVING	40.00	15,355.36
17/09/2021 CHARITIES TRUST	49.79	15,405.15
27/09/2021 TRANSFERWISE	-2,615.13	12,790.02
28/09/2021 BETHANY DAVIES	25.00	12,815.02
29/09/2021 VIRGINMONEY GIVING	594.32	13,409.34
06/10/2021 VIRGINMONEY GIVING	62.00	13,471.34
06/10/2021 CAF2110014878CF	50.00	13,521.34
06/10/2021 S LORD C LORD	15.00	13,536.34
11/10/2021 FLORENT HERELLE	20.00	13,556.34
13/10/2021 VIRGINMONEY GIVING	110.00	13,666.34
13/10/2021 CAF21100880407CF	25.00	13,691.34
18/10/2021 CHARITIES TRUST	49.79	13,741.13
28/10/2021 BETHANY DAVIES	25.00	13,766.13
03/11/2021 VIRGINMONEY GIVING	174.25	13,940.38
04/11/2021 CAF2111015986CF	50.00	13,990.38
08/11/2021 S LORD C LORD	15.00	14,005.38
10/11/2021 FLORENT HERELLE HERELLE CAA	20.00	14,025.38
10/11/2021 VIRGINMONEY GIVING	25.00	14,050.38
11/11/2021 CAF21110899136CF	25.00	14,075.38
15/11/2021 CHARITIES TRUST	49.79	14,125.17
17/11/2021 VIRGINMONEY GIVING	15.00	14,140.17
29/11/2021 BETHANY DAVIES DONATION	25.00	14,165.17
01/12/2021 VIRGINMONEY GIVING	47.50	14,212.67
06/12/2021 S LORD C LORD	15.00	14,227.67
06/12/2021 CAF2112017222CF	50.00	14,277.67
10/12/2021 FLORENT HERELLE HERELLE CAA	20.00	14,297.67
13/12/2021 AMAZON EUROPE CORE	7.01	14,304.68

13/12/2021 CAF21120882916CF	76.02	14,380.70
14/12/2021 CAF2112092621CF	30.85	14,411.55
15/12/2021 CHARITIES TRUST	49.79	14,461.34
16/12/2021 Challenge Africa pisp336109626	-2,683.29	11,778.05
22/12/2021 CAF2112172969CF	67.48	11,845.53
23/12/2021 CAF2112206570CF	404.88	12,250.41
29/12/2021 BETHANY DAVIES DONATION	25.00	12,275.41
04/01/2022 CAF21122912387CF	38.56	12,313.97
06/01/2022 TOTAL CHARGES TO 15DEC2021	-5.00	12,308.97
06/01/2022 S LORD C LORD	15.00	12,323.97
07/01/2022 CAF2201047510CF	50.00	12,373.97
13/01/2022 CAF220110105104CF	69.10	12,443.07
24/01/2022 CAF2201198463CF	112.52	12,555.59
26/01/2022 PCC ST STEPH-MN BATH ST STEPHENS	250.00	12,805.59
26/01/2022 VIRGINMONEY GIVING	7.50	12,813.09
28/01/2022 BETHANY DAVIES DONATION	25.00	12,838.09
28/01/2022 CAF22012539498CF	4.90	12,842.99
31/01/2022 Challenge Africa pisp357140684	-4,347.00	8,495.99
31/01/2022 CHARITIES TRUST	49.79	8,545.78
04/02/2022 CAF2202014940CF	50.00	8,595.78
06/02/2022 TOTAL CHARGES TO 15JAN2022	-5.00	8,590.78
07/02/2022 CAF2202029915CF	9.64	8,600.42
11/02/2022 CAF22020883734CF	69.10	8,669.52
15/02/2022 CHARITIES TRUST	49.79	8,719.31
23/02/2022 AMAZON EUROPE CORE	7.64	8,726.95
28/02/2022 BETHANY DAVIES DONATION	25.00	8,751.95
02/03/2022 CAF22022522151CF	11.02	8,762.97
04/03/2022 CAF2203016711CF	50.00	8,812.97
09/03/2022 TOTAL CHARGES TO 15FEB2022	-5.00	8,807.97
11/03/2022 CAF22030884754CF	69.10	8,877.07
17/03/2022 CHARITIES TRUST	49.79	8,926.86
28/03/2022 CAF22032340728CF	11.02	8,937.88
28/03/2022 BETHANY DAVIES DONATION	25.00	8,962.88
05/04/2022 Carried forward AGREES STATEMENT	0.00	8,962.28

Ledger CAF

Date Narrrrative

05/27/2021 New account AGREES STATEMENT

05/28/2021 Initial deposit

30/06/2021 FP MAMA ROSA OSBORNE MJ & JR

15/07/2021 Monthly account fee

02/08/2021 Refund above

16/08/2021 Monthly account fee

27/08/2021 FP GRACE MACKENZIE MACKENZIE M & J

31/08/2021 FP Cornerstone Church CORNERSTONE MINIST

07/09/2021 FP CA CAF account CHALLENGE

09/09/2021 FP CA CAF account CHALLENGE

15/09/2021 Monthly Account Fee

15/10/2021 Monthly Account Fee

11/15/2021 Monthly Account Fee

12/06/2021 FP collette S Lord

12/15/2021 Monthly Account Fee

01/04/2022 FP FLORENT HERELLE HERELLE CAA

01/17/2022 FP COLLETTE S LORD

01/17/2022 Monthly Account Fee

02/01/2022 FP FLORENT HERELLE HERELLE CAA

02/15/2022 Monthly Account Fee

02/17/2022 FP COLLETTE S LORD

03/01/2022 FP FLORENT HERELLE HERELLE CAA

03/15/2022 Monthly Account Fee

03/17/2022 FP COLLETTE S LORD

04/01/2022 FP FLORENT HERELLE HERELLE CAA

05/04/2022 Carried forward AGREES STATEMENT

Movement Balance

0.00 **0.00**

1,000.00 1,000.00

100.00 1,100.00

8.00 1,108.00

-8.00 1,100.00

-8.00 1,092.00

50.00 1,142.00

300.00 1,442.00

10,000.00 11,442.00

9,950.00 21,392.00

-8.00 21,384.00

-8.00 21,376.00

-8.00 21,368.00

1.00 21,369.00

-8.00 21,361.00

20.00 21,381.00

30.00 21,411.00

-8.00 21,403.00

20.00 21,423.00

-8.00 21,415.00

30.00 21,445.00

20.00 21,465.00

-8.00 21,457.00

30.00 21,487.00

20.00 21,507.00

0.00 **21,507.00**

CONSOLIDATION

BOOK TRANSFERS

07/09/2021 Challenge Africa
08/09/2021 Challenge Africa
07/09/2021 FP CA CAF account CHALLENGE
09/09/2021 FP CA CAF account CHALLENGE
26/05/2021 Challenge Africa
05/28/2021 Initial deposit
Contras to zero

EXPENDITURE

20/05/2021 TRANSFERWISE

15/07/2021 Monthly account fee
02/08/2021 Refund above
16/08/2021 Monthly account fee
08/09/2021 Fundraising Regula Inv 22749
15/09/2021 Monthly Account Fee
27/09/2021 TRANSFERWISE
15/10/2021 Monthly Account Fee
11/15/2021 Monthly Account Fee
12/15/2021 Monthly Account Fee
16/12/2021 Challenge Africa pisp336109626
06/01/2022 TOTAL CHARGES TO 15DEC2021
01/17/2022 Monthly Account Fee
31/01/2022 Challenge Africa pisp357140684
06/02/2022 TOTAL CHARGES TO 15JAN2022
02/15/2022 Monthly Account Fee
09/03/2022 TOTAL CHARGES TO 15FEB2022
03/15/2022 Monthly Account Fee

INCOME

06/04/2021 S LORD C LORD
08/04/2021 CAF2104014887CF
12/04/2021 FLORENT HERELLE
13/04/2021 CAF2104081975CF
14/04/2021 VIRGINMONEY GIVING
28/04/2021 BETHANY DAVIES
02/05/2021 N Borer Michele Borer
06/05/2021 S LORD C LORD
06/05/2021 VIRGINMONEY GIVING
07/05/2021 CAF210550447440CF
10/05/2021 FLORENT HERELLE
11/05/2021 CHQ
12/05/2021 VIRGINMONEY GIVING
13/05/2021 CAF21051083179CF
19/05/2021 VIRGINMONEY GIVING
24/05/2021 AMAZON EUROPE CORE
28/05/2021 BETHANY DAVIES
03/06/2021 VIRGINMONEY GIVING
04/06/2021 CAF2106017011CF
07/06/2021 S LORD C LORD
09/06/2021 VIRGINMONEY GIVING
10/06/2021 FLORENT HERELLE
11/06/2021 CAF21060880565CF
16/06/2021 CHARITIES TRUST
16/06/2021 VIRGINMONEY GIVING
21/06/2021 GABY HARDWICKE
22/06/2021 N Borer NEIL Borer
28/06/2021 BETHANY DAVIES
30/06/2021 CHARITIES TRUST
30/06/2021 FP MAMA ROSA OSBORNE MJ & JR
06/07/2021 CAF2107014860CF
06/07/2021 S LORD C LORD
07/07/2021 VIRGINMONEY GIVING
12/07/2021 FLORENT HERELLE
13/07/2021 CAF21070879968CF
14/07/2021 VIRGINMONEY GIVING
16/07/2021 CHARITIES TRUST
28/07/2021 BETHANY DAVIES
04/08/2021 VIRGINMONEY GIVING
05/08/2021 CAF2108026126CF
06/08/2021 S LORD C LORD
10/08/2021 FLORENT HERELLE
11/08/2021 VIRGINMONEY GIVING

12/08/2021 CAF21080947159CF
16/08/2021 CHARITIES TRUST
18/08/2021 VIRGINMONEY GIVING
27/08/2021 FP GRACE MACKENZIE MACKENZIE M & J
31/08/2021 FP Cornerstone Church CORNERSTONE MINIST
31/08/2021 CHARITIES TRUST
31/08/2021 BETHANY DAVIES
06/09/2021 CAF21090147728CF
06/09/2021 S LORD C LORD
08/09/2021 VIRGINMONEY GIVING
10/09/2021 FLORENT HERELLE
13/09/2021 CAF21090879968CF
15/09/2021 VIRGINMONEY GIVING
17/09/2021 CHARITIES TRUST
28/09/2021 BETHANY DAVIES
29/09/2021 VIRGINMONEY GIVING
06/10/2021 VIRGINMONEY GIVING
06/10/2021 CAF2110014878CF
06/10/2021 S LORD C LORD
11/10/2021 FLORENT HERELLE
13/10/2021 VIRGINMONEY GIVING
13/10/2021 CAF21100880407CF
18/10/2021 CHARITIES TRUST
28/10/2021 BETHANY DAVIES
03/11/2021 VIRGINMONEY GIVING
04/11/2021 CAF2111015986CF
08/11/2021 S LORD C LORD
10/11/2021 VIRGINMONEY GIVING
10/11/2021 FLORENT HERELLE HERELLE CAA
11/11/2021 CAF21110899136CF
15/11/2021 CHARITIES TRUST
17/11/2021 VIRGINMONEY GIVING
29/11/2021 BETHANY DAVIES DONATION
01/12/2021 VIRGINMONEY GIVING
06/12/2021 CAF2112017222CF
06/12/2021 S LORD C LORD
12/06/2021 FP collette S Lord
10/12/2021 FLORENT HERELLE HERELLE CAA
13/12/2021 CAF21120882916CF
13/12/2021 AMAZON EUROPE CORE
14/12/2021 CAF2112092621CF
15/12/2021 CHARITIES TRUST
22/12/2021 CAF2112172969CF
23/12/2021 CAF2112206570CF
29/12/2021 BETHANY DAVIES DONATION

04/01/2022 CAF21122912387CF
01/04/2022 FP FLORENT HERELLE HERELLE CAA
06/01/2022 S LORD C LORD
07/01/2022 CAF2201047510CF
13/01/2022 CAF220110105104CF
01/17/2022 FP COLLETTE S LORD
24/01/2022 CAF2201198463CF
26/01/2022 PCC ST STEPH-MN BATH ST STEPHENS
26/01/2022 VIRGINMONEY GIVING
28/01/2022 BETHANY DAVIES DONATION
28/01/2022 CAF22012539498CF
31/01/2022 CHARITIES TRUST
02/01/2022 FP FLORENT HERELLE HERELLE CAA
04/02/2022 CAF2202014940CF
07/02/2022 CAF2202029915CF
11/02/2022 CAF22020883734CF
15/02/2022 CHARITIES TRUST
02/17/2022 FP COLLETTE S LORD
23/02/2022 AMAZON EUROPE CORE
28/02/2022 BETHANY DAVIES DONATION
03/01/2022 FP FLORENT HERELLE HERELLE CAA
02/03/2022 CAF22022522151CF
04/03/2022 CAF2203016711CF
11/03/2022 CAF22030884754CF
17/03/2022 CHARITIES TRUST
03/17/2022 FP COLLETTE S LORD
28/03/2022 BETHANY DAVIES DONATION
28/03/2022 CAF22032340728CF
04/01/2022 FP FLORENT HERELLE HERELLE CAA

MOVEMENT

04/06/2021 Brought forward HSBC

05/27/2021 Brought forward CAF

Income

Expenditure

Movement

RECONCILIATION

04/06/2021 Brought forward HSBC

04/06/2021 Brought forward CAF

05/04/2022 Carried forward HSBC

05/04/2022 Carried forward CAF

Change per bank

Movement per transactions

-10,000.00
-9,950.00
10,000.00
9,950.00
-1,000.00
1,000.00
0.00

-358.04

-8.00
8.00
-8.00
-50.00
-8.00
-2,615.13
-8.00
-8.00
-8.00
-2,683.29
-5.00
-8.00
-4,347.00
-5.00
-8.00
-5.00
-8.00
-10,132.46

15.00
50.00
20.00
25.00
25.00
25.00
500.00
15.00
6.25
50.00
20.00
17.50
25.00
25.00
115.00
5.77
25.00
10.00
50.00
15.00
25.00
20.00
25.00
49.79
15.00
23,333.33
250.00
25.00
1,999.96
100.00
50.00
15.00
35.00
20.00
25.00
140.00
49.79
25.00
35.00
50.00
15.00
20.00
25.00

25.00
49.79
15.00
50.00
300.00
49.79
25.00
50.00
15.00
10.00
20.00
25.00
40.00
49.79
25.00
594.32
62.00
50.00
15.00
20.00
110.00
25.00
49.79
25.00
174.25
50.00
15.00
25.00
20.00
25.00
49.79
15.00
25.00
47.50
50.00
15.00
1.00
20.00
76.02
7.01
30.85
49.79
67.48
404.88
25.00

38.56
20.00
15.00
50.00
69.10
30.00
112.52
250.00
7.50
25.00
4.90
49.79
20.00
50.00
9.64
69.10
49.79
30.00
7.64
25.00
20.00
11.02
50.00
69.10
49.79
30.00
25.00
11.02
20.00
31,500.91

9,101.43

0.00

9,101.43

31,500.91

-10,132.46

21,368.45

9,101.43

0.00

9,101.43

8,962.88

21,507.00

30,469.88

21,368.45

21,368.45

DISSECTION

EXPENDITURE

16/12/2021 Challenge Africa pisp336109626

31/01/2022 Challenge Africa pisp357140684

20/05/2021 TRANSFERWISE

27/09/2021 TRANSFERWISE

Charitable distributions

08/09/2021 Fundraising Regula Inv 22749

Governance

15/07/2021 Monthly account fee

16/08/2021 Monthly account fee

15/09/2021 Monthly Account Fee

15/10/2021 Monthly Account Fee

11/15/2021 Monthly Account Fee

12/15/2021 Monthly Account Fee

01/17/2022 Monthly Account Fee

02/15/2022 Monthly Account Fee

03/15/2022 Monthly Account Fee

02/08/2021 Refund above

06/01/2022 TOTAL CHARGES TO 15DEC2021

09/03/2022 TOTAL CHARGES TO 15FEB2022

06/02/2022 TOTAL CHARGES TO 15JAN2022

Bank & associated charges

INCOME

24/05/2021 AMAZON EUROPE CORE

13/12/2021 AMAZON EUROPE CORE

23/02/2022 AMAZON EUROPE CORE

28/04/2021 BETHANY DAVIES

28/05/2021 BETHANY DAVIES

28/06/2021 BETHANY DAVIES

28/07/2021 BETHANY DAVIES

31/08/2021 BETHANY DAVIES

28/09/2021 BETHANY DAVIES

28/10/2021 BETHANY DAVIES

29/11/2021 BETHANY DAVIES DONATION

29/12/2021 BETHANY DAVIES DONATION

28/01/2022 BETHANY DAVIES DONATION

28/02/2022 BETHANY DAVIES DONATION

28/03/2022 BETHANY DAVIES DONATION

08/04/2021 CAF2104014887CF
13/04/2021 CAF2104081975CF
13/05/2021 CAF21051083179CF
07/05/2021 CAF210550447440CF
04/06/2021 CAF2106017011CF
11/06/2021 CAF21060880565CF
06/07/2021 CAF2107014860CF
13/07/2021 CAF21070879968CF
05/08/2021 CAF2108026126CF
12/08/2021 CAF21080947159CF
06/09/2021 CAF21090147728CF
13/09/2021 CAF21090879968CF
06/10/2021 CAF2110014878CF
13/10/2021 CAF21100880407CF
04/11/2021 CAF2111015986CF
11/11/2021 CAF21110899136CF
06/12/2021 CAF2112017222CF
13/12/2021 CAF21120882916CF
14/12/2021 CAF2112092621CF
22/12/2021 CAF2112172969CF
23/12/2021 CAF2112206570CF
04/01/2022 CAF21122912387CF
07/01/2022 CAF2201047510CF
13/01/2022 CAF220110105104CF
24/01/2022 CAF2201198463CF
28/01/2022 CAF22012539498CF
04/02/2022 CAF2202014940CF
07/02/2022 CAF2202029915CF
11/02/2022 CAF22020883734CF
02/03/2022 CAF22022522151CF
04/03/2022 CAF2203016711CF
11/03/2022 CAF22030884754CF
28/03/2022 CAF22032340728CF
16/06/2021 CHARITIES TRUST
30/06/2021 CHARITIES TRUST
16/07/2021 CHARITIES TRUST
16/08/2021 CHARITIES TRUST
31/08/2021 CHARITIES TRUST
17/09/2021 CHARITIES TRUST
18/10/2021 CHARITIES TRUST
15/11/2021 CHARITIES TRUST
15/12/2021 CHARITIES TRUST
31/01/2022 CHARITIES TRUST
15/02/2022 CHARITIES TRUST

17/03/2022 CHARITIES TRUST
11/05/2021 CHQ
12/04/2021 FLORENT HERELLE
10/05/2021 FLORENT HERELLE
10/06/2021 FLORENT HERELLE
12/07/2021 FLORENT HERELLE
10/08/2021 FLORENT HERELLE
10/09/2021 FLORENT HERELLE
11/10/2021 FLORENT HERELLE
10/11/2021 FLORENT HERELLE HERELLE CAA
10/12/2021 FLORENT HERELLE HERELLE CAA
12/06/2021 FP collette S Lord
01/17/2022 FP COLLETTE S LORD
02/17/2022 FP COLLETTE S LORD
03/17/2022 FP COLLETTE S LORD
31/08/2021 FP Cornerstone Church CORNERSTONE MINIST
01/04/2022 FP FLORENT HERELLE HERELLE CAA
02/01/2022 FP FLORENT HERELLE HERELLE CAA
03/01/2022 FP FLORENT HERELLE HERELLE CAA
04/01/2022 FP FLORENT HERELLE HERELLE CAA
27/08/2021 FP GRACE MACKENZIE MACKENZIE M & J
30/06/2021 FP MAMA ROSA OSBORNE MJ & JR
21/06/2021 GABY HARDWICKE
02/05/2021 N Borer Michele Borer
22/06/2021 N Borer NEIL Borer
26/01/2022 PCC ST STEPH-MN BATH ST STEPHENS
06/04/2021 S LORD C LORD
06/05/2021 S LORD C LORD
07/06/2021 S LORD C LORD
06/07/2021 S LORD C LORD
06/08/2021 S LORD C LORD
06/09/2021 S LORD C LORD
06/10/2021 S LORD C LORD
08/11/2021 S LORD C LORD
06/12/2021 S LORD C LORD
06/01/2022 S LORD C LORD
14/04/2021 VIRGINMONEY GIVING
06/05/2021 VIRGINMONEY GIVING
12/05/2021 VIRGINMONEY GIVING
19/05/2021 VIRGINMONEY GIVING
03/06/2021 VIRGINMONEY GIVING
09/06/2021 VIRGINMONEY GIVING
16/06/2021 VIRGINMONEY GIVING
07/07/2021 VIRGINMONEY GIVING
14/07/2021 VIRGINMONEY GIVING

04/08/2021 VIRGINMONEY GIVING
11/08/2021 VIRGINMONEY GIVING
18/08/2021 VIRGINMONEY GIVING
08/09/2021 VIRGINMONEY GIVING
15/09/2021 VIRGINMONEY GIVING
29/09/2021 VIRGINMONEY GIVING
06/10/2021 VIRGINMONEY GIVING
13/10/2021 VIRGINMONEY GIVING
03/11/2021 VIRGINMONEY GIVING
10/11/2021 VIRGINMONEY GIVING
17/11/2021 VIRGINMONEY GIVING
01/12/2021 VIRGINMONEY GIVING
26/01/2022 VIRGINMONEY GIVING

Charitable donations

-2,683.29

-4,347.00

-358.04

-2,615.13

-10,003.46

-50.00

-50.00

-8.00

-8.00

-8.00

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-5.00

-5.00

-5.00

-79.00

5.77

7.01

7.64

25.00

25.00

25.00

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25.00

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[illegible]

49.79	2,547.65
17.50	
20.00	
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20.00	
20.00	
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100.00	
23,333.33	
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6.25	
25.00	
115.00	
10.00	
25.00	
15.00	
35.00	
140.00	

35.00	
25.00	
15.00	
10.00	
40.00	
594.32	
62.00	
110.00	
174.25	
25.00	
15.00	
47.50	
<u>7.50</u>	1,556.82
31,500.91	

CHALLENGE AFRICA**REPORTS Tax Year 06/04/2021 to 05/04/2022****INCOME & EXPENDITURE &
BALANCE SHEET****Tax Year 06/04/2021 to 05/04/2022**Income & Expenditure

Charitable donations	31,500.91
Charitable distributions	-10,003.46
Governance	-50.00
Bank & associated fees	-79.00
Net surplus to reserves	21,368.45

Balance Sheet

HSBC cash at bank 05/04/2022	8,962.28
CAF Cash at bank 05/04/2022	<u>21,507.00</u>
	30,469.28

Reconciliation

Reserves on 06/04/2021	9,101.43
Reserves on 05/04/2022	<u>30,469.88</u>
Increase in reserves	21,368.45

28 January 2023

To whom it may concern

Tel: 01291 431 009

Email: enquiries@cogentresearch.org.uk

Scrutiny of Accounts

Charity name: Challenge Africa

Charity Reference: 1121563

Period: Tax Year 2021/2022

I confirm that I possess sufficient qualifications, knowledge and experience of forensic examination of accounts to review the financial position of Challenge Africa for the period stated. I have undertaken an assessment to a more comprehensive degree than required by the light touch scrutiny stipulated by the Charity Commission for charities receiving income of the level concerned.

I compiled the attached profit and loss and balance sheet from primary source bank statements, analysis of entries and specific consideration as to the authenticity of entries citing charitable distributions. I am satisfied that these accounts faithfully reflect the income and expenditure of the charity and the breakdown of both is correct. I am satisfied that income represents charitable contributions and that, with the exception of minor obligatory charges, expenditure represents distributions to charitable causes that are in accordance with the charity's stated aims.

I am not aware of any wider information or circumstance exists to suggest that the charity is conducting itself other than with rectitude. Two of the directors have been known to this firm for several years and we are of the view that they present as having a high degree of integrity.

I have reviewed the entries on the report to the Charity Commission and confirmed that the submission accurately reflects primary source evidence we have examined.

I make these statements in the expectation that any recipient will seek to rely on the content. Cogent Research Ltd warrants that although our inspection has been 'not by way of business', I have conducted my review with the duty of care expected of my qualifications and experience. Accordingly, we warrant at law that the position of the charity is as stated and stand as accountable for our conclusion.

I am happy to be contacted below in the event of any queries and to confirm that this statement is authentic and issued by our firm.

Yours faithfully,



**Noel Ormrod BSc (Hons) AII APFS Dip PMI EFP
Chartered Financial Planner**

Director

REPORTS Tax Year 06/04/2021 to 05/04/2022

INCOME & EXPENDITURE & BALANCE SHEET

Tax Year 06/04/2021 to 05/04/2022

Income & Expenditure

Charitable donations	31,500.91
Charitable distributions	-10,003.46
Governance	-50.00
Bank & associated fees	-79.00
Net surplus to reserves	21,368.45

Balance Sheet

HSBC cash at bank 05/04/2022	8,962.28
CAF Cash at bank 05/04/2022	<u>21,507.00</u>
	30,469.28

Reconciliation

Reserves on 06/04/2021	9,101.43
Reserves on 05/04/2022	<u>30,469.88</u>
Increase in reserves	21,368.45



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name No (if any)

Receipts and payments accounts

CC16a

For the period from Period start date To Period end date
06/04/2021 05/04/2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowments	Total	Last year
A1 Receipts					
CAF donation	1,774	-	-	1,774	-
Individual donation	1,701	-	-	1,701	5,548
charitable bequest	23,333	-	-	23,333	792
CHARITIES TRUST	2,548	-	-	2,548	597
Corporate donation	20	-	-	20	3,001
Aggregated donations	568	-	-	568	1,115
Virginmoney website	1,557	-	-	1,557	2,156
other	-	-	-	-	-
Sub total (Gross income for AR)	31,501	-	-	31,501	13,209
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	31,501	-	-	31,501	13,209
A3 Payments					
Cost of Raising funds	-	-	-	-	-
Phone & IT	-	-	-	-	-
Marketing	-	-	-	-	-
UK Staffing	-	-	-	-	-
Loan repayments	-	-	-	-	-
Travel	-	-	-	-	-
Charitable activities (Kenya)	10,003	-	-	10,003	4,348
Governance	50	-	-	50	-
Bank Charges	79	-	-	79	-
Sub total	10,132	-	-	10,132	4,348
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	10,132	-	-	10,132	4,348
Net of receipts/(payments)	21,368	-	-	21,368	8,861
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	9,101	-	-	9,101	240
Cash funds this year end	30,469	-	-	30,469	9,101

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	Funds (HSBC Current account)	8,962	-	-
	Funds (CAF Current account)	21,507	-	-
		-	-	-
	Total cash funds	30,469	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
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	