

# UK JARRA ASSOCIATION

England & Wales · Charity number 1173058

## Details

Status Registered

Legal form CIO

Registered 2017-05-16

Register [View on the Charity Commission register](#)

## Contact

Address 35 Golden Eagle Gardens  
Birmingham  
B23 5GY

Phone 07456090083

Email [UKJARRAASS1@GMAIL.COM](mailto:UKJARRAASS1@GMAIL.COM)

Website [www.ukja.org](http://www.ukja.org)

## Activities

**Objects:** THE OBJECTS OF THE CIO ARE:(1) POVERTY:TO RELIEF OF POVERTY AND FINANCIAL HARDSHIP FOR THE BENEFIT OF THE PUBLIC IN THE UNITED KINGDOMAND OTHER PARTS OF THE WORLD (PARTICULARLY FOR PEOPLE IN THE GAMBIA) BY:(A) PROVIDING GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OROther ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY IN THESE AREAS.(B) PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTSAND ALL THE NECESSARY SUPPORT DESIGNED TO RELIEVE FINANCIAL HARDSHIP AND ENABLEINDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT AND LIVEHEALTHILY.(C) PROVIDING FINANCIAL AND MORAL SUPPORT DURING BEREAVEMENTS TO ANYONE, EITHER LIVINGIN THE UK AND OTHER PARTS OF THE WORLD, DEEMED BY THE ASSOCIATION TO HAVESUCH NEED.

**Activities:** The activities carried out by the association involves supporting health facilities with essential medical equipment and supplies, building science and IT labs to promote the uptake of STEM related subjects in rural Gambia, granting scholarships to the most outstanding students in STEM related subjects in rural Gambia and also providing grants to needy individuals and other community organisations

## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Defined Groups, The General Public/mankind

## Geography

- The Gambia
- Throughout England And Wales

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-08-08 | £2,455  | £591        | -      | -         |
| 2024-08-08 | £7,427  | £7,296      | -      | -         |
| 2023-08-08 | £6,841  | £3,467      | -      | -         |
| 2022-08-08 | £6,709  | £5,854      | -      | -         |
| 2021-08-08 | £3,561  | £8,783      | -      | -         |
| 2020-08-08 | £10,169 | £20,753     | -      | -         |

## Trustees

| Name                | Role  | Appointed  |
|---------------------|-------|------------|
| YAYA FOFANA         | Chair | 2025-12-06 |
| ALHAGIE F SAIDYKHAN |       | 2025-12-06 |
| FATOU CEESAY        |       | 2016-08-06 |
| KEBBA LANG SANNEH   |       | 2025-12-06 |
| LAMIN MANJANG       |       | 2025-12-06 |
| MUSTAPHA SANNEH     |       | 2025-12-06 |
| Marie Kinteh-Eaton  |       | 2019-07-06 |
| Mustapha A K Darboe |       | 2022-08-06 |

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# Accounts

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**United Kingdom Jarra Association**

**Annual Report 2024 to 2025**

**Charity Number: 1173058**

**Registered address:  
35 Golden Eagle Gardens  
Birmingham  
B23 5GY**

## **Introduction**

The United Kingdom Jarra Association (UKJA) was founded in August 2015 in Reading, United Kingdom, by a group of Gambians of Jarra descent resident in the UK. The association was established to promote social cohesion, particularly among Jarra indigenes in the UK, and to support social developmental initiatives in Jarra, a region in the Lower River Region of The Gambia.

UKJA identified three core areas of intervention: education, health, and poverty relief. These priorities were determined through a comprehensive needs assessment, conducted in collaboration with our Jarra leaders both in the UK and The Gambia. Since its inception, UKJA has grown into a reputable organisation recognised both in the UK and The Gambia. To ensure sustainability, efficiency, and legal operations, the association officially registered as a charitable entity in the UK in May 2017.

This report provides an overview of UKJA's achievements, challenges, and future plans for the period August 2024 to August 2025.

## **Development Plan:**

This is currently under review. A refreshed version will be provided in due course.

## **FINANCIAL REVIEW**

The accounts declared in this report have been prepared in accordance with the Statement of Recommended Practice: Accounting for Charities (SORP) and with relevant companies and charities legislation and regulations. The Statement of Financial Activities outlines UKJA's income from all sources, the allocation of expenditures and the division between restricted and unrestricted funds.

For the year ended 8 August 2025, the UKJA recorded total income of £2,455, compared to £7,427 in the year ended 8 August 2024. The total expenditure for the year ending 8 August 2025 was £591 compared to £7,296 in the year ending 8 August 2024. This reduction was due lack of activities because of the restructuring of Association in financial year ended 08 August 2025.

## **Reserves policy**

UKJA remains committed to utilising its resources effectively in pursuit of its charitable objectives while maintaining financial stability to meet ongoing liabilities. To ensure operational sustainability, UKJA adopts a prudent reserves policy, maintaining sufficient funds to:

- Fulfil all delivery commitments, ensuring uninterrupted service.
- Safeguard the long-term future of the association's operations.

UKJA's approach balances these priorities by maintaining reserves equivalent to three to six months' expenditure (£1,000 - £4,000). As of the year-end, the unrestricted fund balance stood at £8,939. The Trustees actively monitor the level of reserves and take appropriate action should funds fall outside the designated range.

## **Investment policy and performance**

The Memorandum and Articles of Association provide that the association invests money not immediately required for its own purposes or upon such investments, securities, or property, as may be thought fit. At the present time, the trustees' policy is to maintain all such monies on deposits earning a market rate of interest.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution and Organsational Structure:**

UKJA is a Charitable Incorporated Organisation (CIO), officially registered as a charity on 16 May 2017. The association was established through its Memorandum and Articles of Association, which define its objects and powers and govern its operations under its Articles of Association.

### **Governance**

Under the Articles of Association, the Board of Trustees is appointed at the Annual General Meeting (AGM). The members of the association also serve as trustees of the charitable company.

### **Management Structure**

UKJA's governance and operational framework consist of the following:

- Board of Trustees: Responsible for strategic oversight and governance.
- Executive: Oversee the charity's day-to-day operations.
- Advisory Committees: Provide specialised guidance and are chaired by trustees.

### **Key Committees**

The Board is assisted by specialised advisory committees, including:

- Finance Committee – Oversees financial planning and management.
- Project Development and Fundraising Committee (PDFC) – Supports strategic project planning and fundraising initiatives.

### **Governance and Strategic Oversight**

The Board of Trustees governs UKJA, meeting quarterly to review and discuss strategy, planning, development, and financial matters. The day-to-day management of the association is delegated to the trustees, ensuring efficient oversight and operational effectiveness.

#### **Strategic Review**

Every three years, UKJA conducts a comprehensive strategic review, engaging:

- Trustees, to assess governance and long-term direction.
- Volunteers, to evaluate operational efficiencies.
- Funders and partners, to align funding strategies and collaboration.
- Beneficiaries, to ensure the organisation continues to meet community needs.
- Other key stakeholders, to strengthen sustainability and impact.

This process ensures UKJA remains adaptable, accountable, and aligned with its mission.

**Recruitment and Appointment of New Trustees:**

UKJA trustees are elected from among the members based on their:

- Knowledge, skills, and experience relevant to the charity's themes and activities.
- Commitment to UKJA's mission, objectives, and initiatives.
- Compliance with governance requirements for charitable organisations.

UKJA ensures transparency and engagement by providing regular updates on operations to its members.

**Strategic Oversight**

The Board and relevant committees convene to review and discuss matters related to:

- Strategic direction of the charity.
- Operational focus and development.
- Financial and governance considerations.

This structured approach ensures effective leadership and alignment with UKJA's long-term objectives.

**Induction and Training of new Trustees:**

New trustees undergo induction training to ensure they understand their legal responsibilities as charity trustees. The training covers:

- The management and operational structure of the charity.
- Key governance and management issues, including:
  - Policy development
  - Volunteering frameworks
  - Financial oversight
  - Project management
  - Funding strategies

Additionally, trustees receive guidance on optimising their input and influence, ensuring they contribute effectively to both the current operations and future development of the charity.

**Risk Management:**

The trustees have a duty to identify, assess, and review risks that may impact the charity. They ensure that appropriate controls are in place to provide reasonable assurance against fraud, error, and operational risks. This proactive approach helps safeguard UKJA's financial integrity, governance, and long-term sustainability.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who also serves as directors of the UKJA for the purposes of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Under company law, trustees must prepare financial statements for each financial year that provide a true and fair view of the charitable company's financial position and the incoming resources and their application, including income and expenditure. In preparing these financial statements, trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Adhere to the methods and principles outlined in the Charities SORP.
- Make reasonable and prudent judgements and estimates.
- Confirm compliance with UK Accounting standards, disclosing, and explaining any material departures.
- Prepare financial statements on a going concern basis, unless it is inappropriate to assume the charity will continue operating.

Trustees are responsible for:

- Maintaining accurate accounting records, ensuring they reflect the charity's financial position at any given time.
- Ensuring compliance with the Companies Act 2006.
- Safeguarding the charity's assets, taking reasonable steps to prevent and detect fraud and other irregularities.

This report has been prepared in accordance with:

- The Statement of Recommended Practice (SORP) – Accounting and Reporting by Charities.
- The special provisions of Part 15 of the Companies Act 2006, applicable to small companies.

## APPROVAL

This report was approved by the Board of Trustees on 19<sup>th</sup> April 2026 and signed on its behalf by:

*Bamba Mass*

.....  
Bamba Mass – Chairman

*Lamin Saidykhan*

.....  
Lamin Saidykhan – Treasurer

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8 August 2025**

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|                                                |       | Unrestricted        | Restrict            | Total                | Total               |
|------------------------------------------------|-------|---------------------|---------------------|----------------------|---------------------|
|                                                | Notes | Funds               | d Funds             | 2025                 | 2024                |
|                                                |       | £                   | £                   | £                    | £                   |
| <b><u>Income from:</u></b>                     |       |                     |                     |                      |                     |
| <b>Voluntary income</b>                        |       |                     |                     |                      |                     |
| Donations and gifts                            | 2     | 2,455               | -                   | 2,455                | 2,700               |
| Special Appeals income                         |       | -                   | -                   | -                    | 4,927               |
| Income from charitable activities              | 3     | -                   | -                   | -                    | 40                  |
| Relieving poverty and advancement of education |       |                     |                     |                      |                     |
| <b>Total Income</b>                            |       | <u>2,455</u>        | <u>-</u>            | <u>2,455</u>         | <u>7,667</u>        |
| <b><u>Expenditure on:</u></b>                  |       |                     |                     |                      |                     |
| <b>Charitable activities</b>                   |       |                     |                     |                      |                     |
| Administrative Expenditure                     | 4     | 591                 | -                   | 591                  | 7,296               |
| <b>Total Expenditure</b>                       |       | <u>591</u>          | <u>-</u>            | <u>591</u>           | <u>7,296</u>        |
| <b>Net income/(expenditure)</b>                |       | <u>1,864</u>        | <u>-</u>            | <u>1,864</u>         | <u>131</u>          |
| Total funds brought forward                    |       | 7,075               | 2,352               | 9,427                | 8,979               |
| <b>Total funds carried forward</b>             |       | <u><u>8,939</u></u> | <u><u>2,352</u></u> | <u><u>11,291</u></u> | <u><u>9,110</u></u> |

All recognised gains and losses are included in the Statement of Financial Activities.

All the charitable activities undertaken by UKJA are classified as continuing.

The notes accompanying these financial statements form an integral part of this report, providing additional context and explanations.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2025

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|                                                       |             | 2025          | 2024          |
|-------------------------------------------------------|-------------|---------------|---------------|
|                                                       | <b>Note</b> | <b>£</b>      | <b>£</b>      |
|                                                       | <b>s</b>    |               |               |
| <b>Fixed Assets</b>                                   |             |               |               |
| Tangible fixed assets                                 | 0           | 390           | 390           |
| <b>Current Assets</b>                                 |             |               |               |
| Debtors                                               |             | 300           | -             |
| Cash at bank and in hand                              |             | 11,291        | 9,650         |
|                                                       |             | <u>11,591</u> | <u>9,650</u>  |
| <b>Creditors:</b> amounts falling due within one year |             | -             | -             |
|                                                       |             | <u>-</u>      | <u>-</u>      |
| <b>Net Current Assets</b>                             |             | 11,591        | 9,650         |
| <b>Net Assets</b>                                     |             | <u>11,981</u> | <u>10,040</u> |
| <b>Funds:</b>                                         |             |               |               |
| Restricted funds                                      |             | 2,352         | 2,351         |
| Unrestricted funds                                    |             | 8,939         | 7,375         |
| <b>TOTAL FUNDS</b>                                    |             | <u>11,291</u> | <u>9,726</u>  |

The financial statements were approved by the trustees and authorised for issue on 19 April 2026. This report has been signed on behalf of the Board of Trustees by:

*Lamin Saidykhan*

.....  
**Lamin Saidykhan**  
**Treasurer**

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8 August 2025**

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## **1. ACCOUNTING POLICIES**

### **1.1. Basis of accounting**

The financial statements of the charitable company, classified as a public benefit entity under FRS 102, have been prepared in accordance with:

- **Charities SORP (FRS 102)** – *Accounting and Reporting by Charities: Statement of Recommended Practice*, applicable to charities preparing accounts under **FRS 102** (effective 1 January 2015).
- **Financial Reporting Standard 102 (FRS 102)** – *The Financial Reporting Standard applicable in the UK and Republic of Ireland*.
- **Charities Act 2011** and **Companies Act 2006**.

The financial statements have been prepared under the historical cost convention. The trustees confirm that there are no material uncertainties regarding the charity's ability to continue as a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

### **1.2. Fund accounting**

UKJA's financial resources are categorised into three distinct fund types:

- **General Funds:** These are unrestricted funds, available for use at the discretion of the trustees to further the charity's general objectives. They have not been designated for specific purposes.
- **Designated Funds:** A subset of unrestricted funds, these have been earmarked by the trustees for specific purposes. The aim and use of each designated fund are detailed in the notes to the financial statements.
- **Restricted Funds:** These funds are subject to specific restrictions imposed by donors or raised for particular charitable purposes. Their aim and usage are outlined in the notes to the financial statements.

### **1.3. Income**

All income is recorded in the Statement of Financial Activities when the charity:

- Is legally entitled to the income.
- Has a probable expectation of receipt.
- Can quantify the amount with reasonable accuracy.

However, exceptions apply in the following cases:

- **Deferred Income:** If donors specify that funds must be used in future accounting periods, the income is deferred until the designated period.
- **Conditional Income:** If donors impose preconditions that must be fulfilled before the charity can access the funds, the income is deferred until those conditions are met.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8 August 2025**

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- **Restricted Income:** If donors specify that funds are for a particular restricted purpose, but do not impose preconditions regarding entitlement, the income is recognised when receivable.

Additionally, no monetary value is assigned in the financial statements for services donated by volunteers.

#### **1.4. Expenditure**

Expenditure is recognised on an accruals basis, meaning it is recorded as a liability when incurred. Expenditure includes any VAT that cannot be fully recovered, which is reported as part of the related expenditure category.

##### **Support and Governance Costs**

- **Support costs:** which cannot be directly attributed to specific projects, are apportioned based on direct staff costs allocated to each project.
- **Governance costs:** classified as part of support costs, include expenditures related to the governance of the charity and its assets. These costs are primarily associated with constitutional and statutory requirements.

##### **Charitable Expenditure**

Charitable expenditure consists of all costs directly related to the charity's objectives. Each cost is attributed to the specific activity under which it has been analysed.

#### **1.5. Depreciation and Tangible fixed assets**

Tangible fixed assets are recorded at cost, net of accumulated depreciation. Depreciation is applied at rates designated to systematically write off the asset's cost, less residual value, over its expected useful life, which is estimated at three years for all assets.

#### **1.6. Operating leases**

The charity does not have any lease agreements.

#### **1.7. VAT**

The charity is not registered for VAT.

#### **1.8. Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and due within one year are recorded at transaction price. Any impairment arising from these balances is recognised in the financial statements.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2025

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**2 DONATIONS AND LEGACIES**

|                     | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2025<br/>£</b> | <b>2024<br/>£</b> |
|---------------------|-------------------------------|-----------------------------|-------------------|-------------------|
| Donations and gifts | 2,455                         |                             | 2,455             | 7,427             |
|                     | =====                         | =====                       | =====             | =====             |

**3 INCOME**

|                            | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2025<br/>£</b> | <b>2024<br/>£</b> |
|----------------------------|-------------------------------|-----------------------------|-------------------|-------------------|
| Fundraising Activities     | -                             | -                           | -                 | 2,933             |
| Special Charitable Appeals | -                             | -                           | -                 | 1,994             |
|                            | =====                         | =====                       | =====             | =====             |
|                            | -                             | -                           | 4,927             | 1,345             |
|                            | =====                         | =====                       | =====             | =====             |

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2025

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**4 EXPENDITURES**

|                          | Unrestric<br>ted<br>funds | Restrict<br>ed funds | 2025       | 2024         |
|--------------------------|---------------------------|----------------------|------------|--------------|
|                          | £                         | £                    | £          | £            |
| Administration           | 591                       | -                    | 591        | 328          |
| Educate Jarra            | -                         | -                    | -          | 297          |
| Special Appeals          | -                         | -                    | -          | 5,544        |
| Transportation & Freight | -                         | -                    | -          | -            |
| Welfare                  | -                         | -                    | -          | -            |
| <b>Total</b>             | <u>591</u>                | <u>-</u>             | <u>591</u> | <u>6,169</u> |

**5. TRUSTEES**

Throughout the financial year, no Trustees received any remuneration.  
Additionally, no Trustees received any benefits in kind.  
There were reimbursements of expenses to Trustees during the reporting period.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2025

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**6. TANGIBLE FIXED ASSETS**

|                       | <b>Fixtures &amp;<br/>Equipment</b> |
|-----------------------|-------------------------------------|
|                       | <b>£</b>                            |
| <b>Cost</b>           |                                     |
| Cost brought forward  | 390                                 |
| Additions this year   | -                                   |
|                       | <hr/>                               |
| Total Cost            | 390                                 |
|                       | <hr/> <hr/>                         |
| <b>Depreciation</b>   |                                     |
| At 8 August 2025      | -                                   |
| Charge for the year   | -                                   |
|                       | <hr/>                               |
| At 8 August 2025      | -                                   |
|                       | <hr/>                               |
| <b>Net Book Value</b> |                                     |
| At 8 August 2025      | 390                                 |
|                       | <hr/> <hr/>                         |

**7. TAXATION**

The charity is not liable for taxation on its charitable grants, donations or fee income earned through its charitable activities, provided that all income is applied solely for the charity's stated aims.

**UK JARRA ASSOCIATION**

England & Wales - Charity number 1173058

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# Accounts

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**United Kingdom Jarra Association**

**Annual Report 2023 to 2024**

**Charity Number: 1173058**

**Registered address:  
35 Golden Eagle Gardens  
Birmingham  
B23 5GY**

## **Introduction**

The United Kingdom Jarra Association (UKJA) was founded in August 2015 in Reading, United Kingdom, by a group of Gambians of Jarra descent resident in the UK. The association was established to promote social cohesion, particularly among Jarra indigenes in the UK, and to support social developmental initiatives in Jarra, a region in the Lower River Region of The Gambia.

UKJA identified three core areas of intervention: education, health, and poverty relief. These priorities were determined through a comprehensive needs assessment, conducted in collaboration with our Jarra leaders both in the UK and The Gambia. Since its inception, UKJA has grown into a reputable organisation recognised both in the UK and The Gambia. To ensure sustainability, efficiency, and legal operations, the association officially registered as a charitable entity in the UK in May 2017.

This report provides an overview of UKJA's achievements, challenges, and future plans for the period August 2023 to August 2024.

## **Educate Jarra**

### **1. Science and IT lab facilities**

During the reporting period, UKJA launched a resources mobilisation strategy to build on the successes of Soma and Bureng in pursuit its commitment to build a science and IT laboratory in Jappinneh in Jarra Central, to deliver in all three regions of Jarra. When completed, this facility will enhance students' performance in Science, Technology and Mathematics (STEM) subjects, contributing to a significant increase in West African Senior Secondary School Certificate Examinations (WASSCE) performance.

### **2. Scholarship:**

This scholarship programme remains unchanged, with no additional beneficiaries due to funding constraints. However, as reported last year, one existing recipient successfully secured a fully funded scholarship to study Medicine at the University of The Gambia, facilitated by UKJA.

### **3. Construction of a multipurpose IT and Science laboratory at Jappinneh Upper Senior Secondary School**

Due to funding constraints, construction of the multipurpose IT and Science laboratory in Jappinneh has stalled. Once completed, expected benefits include:

- A 25% increase in STEM subject enrolment of the school.
- Improved access to basic IT skills, enhancing students' future job prospects.
- Increased opportunities for practical science experiments, leading to higher student retention, projected to rise from 60% to 85% by the end of 2029.
- Reduced rural-to-urban student migration for further education.
- Increased likelihood of students meeting university entry requirements in science and technology-related disciplines.

These outcomes depend on funding availability.

### **4. Capacity-building training:**

As in previous year, no direct capacity-building training was conducted during the reporting period. However, trustees continued to receive training sessions to strengthen their understanding of legal responsibilities in management. Efforts remained focused on fundraising and resources mobilisation to support the Jappinneh project, aligning with the Educate Jarra master plan, which aims to empower rural students with essential digital skills to enhance their employability.

### **Health for Jarra**

UKJA continued its collaboration with health authorities in Soma, supporting medical services availability at Soma District Hospital. Key partnerships included:

- International Charitable Surgical Foundation, led by Dr. Alhagie Manneh.
- Regional health authorities and like-minded organisations, enabling free surgical procedures for rural communities, services that would otherwise require costly travel to Banjul or other urban areas.

UKJA adopted a partnership-based approach to enhance impact and ensure long-term sustainability. This shift allows for broader service delivery through collaborations and signposting to charitable and donor providers.

### **Relief of Poverty**

Due to resource constraints, UKJA did not provide direct financial support during the reporting period. Instead, efforts focused on resource mobilisation for the Jappinneh project and strategic partnership development. Where possible, members were signposted to service providers for alternative support.

### **Challenges and Recommendations:**

Like many charitable organisations, UKJA remains heavily reliant on member donations and external charitable contributions. Key challenges include:

- **Fundraising efforts:** Events were conducted in the UK, with results to be reflected in the next reporting cycle.
- **University scholarship support:** UKJA aims to continue to seek assistance from UK institutions to provide scholarships for students in engineering, medicine, and computer science.
- **Application guidance:** UKJA has shifted its approach to offering support in preparing personal statements, increasing applicants' chances of securing independent scholarship funding.

### **Development Plan:**

This is currently under review. A refreshed version will be provided in the next reporting cycle.

## **FINANCIAL REVIEW**

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For the year ended 8 August 2024, UKJA recorded a total income of £7,427, compared to £6,841 in the year ended 8 August 2023. Total expenditure for the year ending 8 August 2024 rose to £7,296 compared to £3,467 in the year ending 8 August 2023. This increase was primarily due to relief efforts funded through special charitable appeals and fundraising activities. As a result, all restricted funds have been fully utilised in line with their intended purpose.

### **Reserves policy**

UKJA remains committed to utilising its resources effectively in pursuit of its charitable objectives while maintaining financial stability to meet ongoing liabilities. To ensure operational sustainability, UKJA adopts a prudent reserves policy, maintaining sufficient funds to:

- Fulfil all delivery commitments, ensuring uninterrupted service.
- Safeguard the long-term future of the association's operations.

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- Advisory Committees: Provide specialised guidance and are chaired by trustees.

## **Key Committees**

The Board is assisted by specialised advisory committees, including:

- Finance Committee – Oversees financial planning and management.
- Project Development and Fundraising Committee (PDFC) – Supports strategic project planning and fundraising initiatives.

## **Operational Execution**

Operational execution will be restructured when the Jappinneh project commences. The Executive and Programme Directors oversee project delivery with the support of:

- Project Managers and other staff, who oversee specific programmes.
- External Consultants, engaged for specialised tasks, reporting to Project Managers or Programme Directors.

## **Governance and Strategic Oversight**

The Board of Trustees governs UKJA, meeting quarterly to review and discuss strategy, planning, development, and financial matters. The day-to-day management of the association is delegated to the trustees, ensuring efficient oversight and operational effectiveness.

### **Strategic Review**

Every three years, UKJA conducts a comprehensive strategic review, engaging:

- Trustees, to assess governance and long-term direction.
- Volunteers, to evaluate operational efficiencies.
- Funders and partners, to align funding strategies and collaboration.
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- Other key stakeholders, to strengthen sustainability and impact.

This process ensures UKJA remains adaptable, accountable, and aligned with its mission.

## **Recruitment and Appointment of New Trustees:**

UKJA trustees are elected from among the members based on their:

- Knowledge, skills, and experience relevant to the charity's themes and activities.
- Commitment to UKJA's mission, objectives, and initiatives.
- Compliance with governance requirements for charitable organisations.

UKJA ensures transparency and engagement by providing regular updates on operations to its members.

## **Strategic Oversight**

The Board and relevant committees convene to review and discuss matters related to:

- Strategic direction of the charity.
- Operational focus and development.
- Financial and governance considerations.

This structured approach ensures effective leadership and alignment with UKJA's long-term objectives.

## **Induction and Training of new Trustees:**

New trustees undergo induction training to ensure they understand their legal responsibilities as charity trustees. The training covers:

- The management and operational structure of the charity.
- Key governance and management issues, including:
  - Policy development

- Volunteering frameworks
- Financial oversight
- Project management
- Funding strategies

Additionally, trustees receive guidance on optimising their input and influence, ensuring they contribute effectively to both the current operations and future development of the charity.

**Risk Management:**

The trustees have a duty to identify, assess, and review risks that may impact the charity. They ensure that appropriate controls are in place to provide reasonable assurance against fraud, error, and operational risks. This proactive approach helps safeguard UKJA's financial integrity, governance, and long-term sustainability.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who also serves as directors of the UKJA for the purposes of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Under company law, trustees must prepare financial statements for each financial year that provide a true and fair view of the charitable company's financial position and the incoming resources and their application, including income and expenditure. In preparing these financial statements, trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Adhere to the methods and principles outlined in the Charities SORP.
- Make reasonable and prudent judgements and estimates.
- Confirm compliance with UK Accounting standards, disclosing, and explaining any material departures.
- Prepare financial statements on a going concern basis, unless it is inappropriate to assume the charity will continue operating.

Trustees are responsible for:

- Maintaining accurate accounting records, ensuring they reflect the charity's financial position at any given time.
- Ensuring compliance with the Companies Act 2006.
- Safeguarding the charity's assets, taking reasonable steps to prevent and detect fraud and other irregularities.

This report has been prepared in accordance with:

- The Statement of Recommended Practice (SORP) – Accounting and Reporting by Charities.
- The special provisions of Part 15 of the Companies Act 2006, applicable to small companies.

## APPROVAL

This report was approved by the Board of Trustees on 17 May 2025 and signed on its behalf by:

*Bamba Mass*

.....  
Bamba Mass – Chairman

*Lamin Saidykhan*

.....  
Lamin Saidykhan – Treasurer

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8 August 2024**

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|                                                |       | Unrestricted        | Restricted          | Total               | Total               |
|------------------------------------------------|-------|---------------------|---------------------|---------------------|---------------------|
|                                                | Notes | Funds<br>£          | Funds<br>£          | 2024<br>£           | 2023<br>£           |
| <b><u>Income from:</u></b>                     |       |                     |                     |                     |                     |
| <b>Voluntary income</b>                        |       |                     |                     |                     |                     |
| Donations and gifts                            | 2     | 2,500               | -                   | 2,500               | 3,711               |
| Special Appeals income                         |       | 4,927               | -                   | 4,927               | -                   |
| Income from charitable activities              | 3     | -                   | -                   | -                   | 3,130               |
| Relieving poverty and advancement of education |       |                     |                     |                     |                     |
| <b>Total Income</b>                            |       | <u>7,427</u>        | <u>-</u>            | <u>7,427</u>        | <u>6,841</u>        |
| <b><u>Expenditure on:</u></b>                  |       |                     |                     |                     |                     |
| <b>Charitable activities</b>                   |       |                     |                     |                     |                     |
| Relieving poverty and advancement of education | 4     | 7,296               | -                   | 7,296               | 3,467               |
| <b>Total Expenditure</b>                       |       | <u>7,296</u>        | <u>-</u>            | <u>7,296</u>        | <u>3,467</u>        |
| <b>Net income/(expenditure)</b>                |       | <u>131</u>          | <u>-</u>            | <u>131</u>          | <u>(3,467)</u>      |
| Total funds brought forward                    |       | 6,845               | 2,494               | 8,979               | 8,979               |
| <b>Total funds carried forward</b>             |       | <u><u>6,616</u></u> | <u><u>2,494</u></u> | <u><u>9,110</u></u> | <u><u>9,859</u></u> |

All recognised gains and losses are included in the Statement of Financial Activities.

All the charitable activities undertaken by UKJA are classified as continuing.

The notes accompanying these financial statements form an integral part of this report, providing additional context and explanations.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2024

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|                                                       | Notes | £            | 2024         | £            | £ | 2023         | £ |
|-------------------------------------------------------|-------|--------------|--------------|--------------|---|--------------|---|
| <b>Fixed Assets</b>                                   |       |              |              |              |   |              |   |
| Tangible fixed assets                                 | 0     |              |              | 0            |   |              | 0 |
| <b>Current Assets</b>                                 |       |              |              |              |   |              |   |
| Debtors                                               |       | -            |              | -            |   |              |   |
| Cash at bank and in hand                              |       | 9,727        |              | 9,479        |   |              |   |
|                                                       |       | <u>9,727</u> |              | <u>9,479</u> |   |              |   |
| <b>Creditors:</b> amounts falling due within one year |       | -            |              | -            |   |              |   |
|                                                       |       | <u>-</u>     |              | <u>-</u>     |   |              |   |
| <b>Net Current Assets</b>                             |       |              | 9,727        |              |   | 9,479        |   |
| <b>Net Assets</b>                                     |       |              | <u>9,727</u> |              |   | <u>9,479</u> |   |
| <b>Funds:</b>                                         |       |              |              |              |   |              |   |
| Restricted funds                                      | 8     |              | 2,351        |              |   | 2,494        |   |
| Unrestricted funds                                    | 8     |              | 7,375        |              |   | 6,985        |   |
| <b>TOTAL FUNDS</b>                                    |       |              | <u>9,727</u> |              |   | <u>9,479</u> |   |

The financial statements were approved by the trustees and authorised for issue on 17 May 2025. This report has been signed on behalf of the Board of Trustees by:

*Lamin Saidykhan*

.....  
**Lamin Saidykhan**  
**Treasurer**

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8 August 2024**

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**1. ACCOUNTING POLICIES**

**1.1. Basis of accounting**

The financial statements of the charitable company, classified as a public benefit entity under FRS 102, have been prepared in accordance with:

- **Charities SORP (FRS 102)** – *Accounting and Reporting by Charities: Statement of Recommended Practice*, applicable to charities preparing accounts under **FRS 102** (effective 1 January 2015).
- **Financial Reporting Standard 102 (FRS 102)** – *The Financial Reporting Standard applicable in the UK and Republic of Ireland*.
- **Charities Act 2011** and **Companies Act 2006**.

The financial statements have been prepared under the historical cost convention. The trustees confirm that there are no material uncertainties regarding the charity's ability to continue as a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

**1.2. Fund accounting**

UKJA's financial resources are categorised into three distinct fund types:

- **General Funds:** These are unrestricted funds, available for use at the discretion of the trustees to further the charity's general objectives. They have not been designated for specific purposes.
- **Designated Funds:** A subset of unrestricted funds, these have been earmarked by the trustees for specific purposes. The aim and use of each designated fund are detailed in the notes to the financial statements.
- **Restricted Funds:** These funds are subject to specific restrictions imposed by donors or raised for particular charitable purposes. Their aim and usage are outlined in the notes to the financial statements.

**1.3. Income**

All income is recorded in the Statement of Financial Activities when the charity:

- Is legally entitled to the income.
- Has a probable expectation of receipt.
- Can quantify the amount with reasonable accuracy.

However, exceptions apply in the following cases:

- **Deferred Income:** If donors specify that funds must be used in future accounting periods, the income is deferred until the designated period.
- **Conditional Income:** If donors impose preconditions that must be fulfilled before the charity can access the funds, the income is deferred until those conditions are met.
- **Restricted Income:** If donors specify that funds are for a particular restricted purpose, but do not impose preconditions regarding entitlement, the income is recognised when receivable.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8 August 2024**

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Additionally, no monetary value is assigned in the financial statements for services donated by volunteers.

**1.4. Expenditure**

Expenditure is recognised on an accruals basis, meaning it is recorded as a liability when incurred. Expenditure includes any VAT that cannot be fully recovered, which is reported as part of the related expenditure category.

**Support and Governance Costs**

- **Support costs:** which cannot be directly attributed to specific projects, are apportioned based on direct staff costs allocated to each project.
- **Governance costs:** classified as part of support costs, include expenditures related to the governance of the charity and its assets. These costs are primarily associated with constitutional and statutory requirements.

**Charitable Expenditure**

Charitable expenditure consists of all costs directly related to the charity's objectives. Each cost is attributed to the specific activity under which it has been analysed.

**1.5. Depreciation and Tangible fixed assets**

Tangible fixed assets are recorded at cost, net of accumulated depreciation. Depreciation is applied at rates designated to systematically write off the asset's cost, less residual value, over its expected useful life, which is estimated at three years for all assets.

**1.6. Operating leases**

The charity does not have any lease agreements.

**1.7. VAT**

The charity is not registered for VAT.

**1.8. Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and due within one year are recorded at transaction price. Any impairment arising from these balances is recognised in the financial statements.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2024

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**2 DONATIONS AND LEGACIES**

|                     | <b>Unrestricted funds</b> | <b>Restricted funds</b> | <b>2024</b> | <b>2023</b> |
|---------------------|---------------------------|-------------------------|-------------|-------------|
|                     |                           |                         | <b>£</b>    | <b>£</b>    |
| Donations and gifts | 7,427                     |                         | 7,427       | 3,467       |
|                     | =====                     | =====                   | =====       | =====       |

**3 INCOME**

|                            | <b>Unrestricted funds</b> | <b>Restricted funds</b> | <b>2024</b> | <b>2023</b> |
|----------------------------|---------------------------|-------------------------|-------------|-------------|
|                            |                           |                         | <b>£</b>    | <b>£</b>    |
| Fundraising Activities     | 2,933                     | -                       | 2,933       | 1,470       |
| Special Charitable Appeals | 1,994                     | -                       | 1,994       | 1,185       |
|                            | =====                     | =====                   | =====       | =====       |
|                            | 4,927                     | -                       | 4,927       | 1,345       |
|                            | =====                     | =====                   | =====       | =====       |
|                            |                           |                         |             | =           |

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2024

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**4 EXPENDITURES**

|                             | Unrest<br>ricted<br>funds | Restric<br>ted<br>funds | 2024         | 2023         |
|-----------------------------|---------------------------|-------------------------|--------------|--------------|
|                             | £                         | £                       | £            | £            |
| Administration              | 328                       | -                       | 328          | 280          |
| Educate Jarra               | 297                       | -                       | 297          | -            |
| Special Appeals             | 5,544                     | -                       | 5,544        | 2,687        |
| Transportation &<br>Freight | -                         | -                       | -            | -            |
| Welfare                     | -                         | -                       | -            | -            |
| <b>Total</b>                | <u>6,169</u>              | <u>-</u>                | <u>6,169</u> | <u>2,967</u> |

**5. TRUSTEES**

Throughout the financial year, no Trustees received any remuneration.  
Additionally, no Trustees received any benefits in kind.  
There were reimbursements of expenses to Trustees during the reporting period.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8 August 2024

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**6. TANGIBLE FIXED ASSETS**

|                       | <b>Fixtures &amp;<br/>Equipment</b> |
|-----------------------|-------------------------------------|
|                       | <b>£</b>                            |
| <b>Cost</b>           |                                     |
| Cost brought forward  | -                                   |
| Additions this year   | -                                   |
|                       | <hr/>                               |
| Total Cost            | -                                   |
|                       | <hr/> <hr/>                         |
| <b>Depreciation</b>   |                                     |
| At 8 August 2023      | -                                   |
| Charge for the year   | -                                   |
|                       | <hr/>                               |
| At 8 August 2024      | -                                   |
|                       | <hr/>                               |
| <b>Net Book Value</b> |                                     |
| At 8 August 2024      | 0                                   |
|                       | <hr/> <hr/>                         |

**7. TAXATION**

The charity is not liable for taxation on its charitable grants, donations or fee income earned through its charitable activities, provided that all income is applied solely for the charity's stated aims.

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# Accounts

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**United Kingdom Jarra Association**

**Annual Report 2022 to 2023**

**Charity Number: 1173058**

**Registered address:  
35 Golden Eagle Gardens  
Birmingham  
B23 5GY**

## **Introduction**

The United Kingdom Jarra Association (UKJA) founded in August 2015 in Reading, in the United Kingdom (UK) by a group of Gambians of Jarra descent resident in the UK with the aim of promoting social cohesion in the community, especially amongst indigenes of Jarra living in the UK. They committed to support social developmental initiatives in Jarra, a region found in the Lower River Region of The Gambia.

The charity identified three (3) core areas of intervention: education, health, and poverty relief. These areas were carefully selected based on the outcome of a thorough needs assessment in consultation with local leaders in the UK and in The Gambia.

Ever since, the UKJA has grown to a reputable organisation both in the UK and The Gambia. To ensure sustainability, effective, and operating legally, the association sought to become a charitable entity and registered into the UK charity register May 2017.

This report presents the status of the Charity, including its achievements and constraints covering the period August 2022 to August 2023 and way forward.

## **Educate Jarra**

### **1. Science and IT lab facilities**

During the period under review, the UKJA completed the Bureng project. This facility will improve the performance of students in Science, Technology, Engineering and Mathematics (STEM) subjects. That will ensure significant improvement in attaining West African Senior Secondary School Certificate Examinations (WASSCE) in the school. The UKJA is committed to commission similar project in Jappinneh in Jarra Central.

### **2. Scholarship:**

This scheme remains in place with no further addition to the three (3) students reported last year due to limited funding. As reported last year, the UKJA facilitated securing scholarship to one (1) of the beneficiaries to study Medicine at The Gambia university at no cost to UKJA.

### **3. Construction of a multipurpose IT and Science laboratory at Bureng Upper Senior Secondary School in The Gambia:**

The construction work has now been completed, and the facility is in use. The completion of this project will increase the uptake of STEM related subjects by students in Bureng and surrounding communities is projected to be 25% next year. The school can now provide teaching basic IT skills crucial to learning and improving future job prospects in ICT.

The science lab also enables students to conduct practical science experiments at the school. This will fundamentally increase student retention from 60% to 95% by end of 2025, thereby reducing the number of students migrating to urban areas to pursue further education. In return, this will increase the number of students fulfilling achieving university entry requirements to pursue relevant courses in science and technology. Photos below.

### **4. Capacity-building training:**

During the period under review, the charity did not deliver capacity-building training. Instead, it delivered a capacity building session for new Trustees to the Board to understand their legal responsibilities to the charity to function effectively. We focused on completing the Bureng project to attain the objectives set out in the Educate Jarra masterplan. The objective is to empower children in poor and deprived rural communities with essential digital skills that will help increase their employability in our current digital world.

### **Health for Jarra**

During the period under review, the charity continued to work with the health authorities in Soma to arrange for services to be delivered at the Soma District hospital facility. The UKJA partnered with International Charitable Surgical Foundation led by Dr Alhagie Manneh, health authorities and likeminded associations in the Region and delivered operations to rural communities on gratis. Otherwise, the patients would have to travel to Banjul to get access to these services at an expensive cost.

During the reporting period, the UKJA shifted its delivery strategy to deliver through partnerships with likeminded organisations to ensure maximum impact in a collaborative way. This will ensure sustainability to be maintained as well as signpost to other providers.

### **Relief of Poverty**

During the period under review, the charity did not offer financial support due to resource constraints whilst the focus is on Bureng and shifting strategies. However, we signposted members to various service providers to seek help.

### **Challenges and Recommendations:**

Like most charitable organisation's, UKJA is heavily reliant on donations from its members and other charitable donations in pursuance of our charitable goals. We delivered fundraising events in the UK – this will be reflected in the next reporting cycle. Where possible, we will seek support from other higher institutions of learning and organisations in the UK and elsewhere to provide scholarships to the UKJA sponsored students to pursue university degrees in engineering, medicine and computer science should be considered. Our approach now is to signpost and support applicants by putting together a compelling personal statement to put forward their application forms to secure funding.

### **Development Plan:**

| <b>Activity/Project</b>                                              | <b>Expected output</b>                                                                                                                                                                               | <b>Period</b>          | <b>Resources</b>                                   |
|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------|
| Computer and IT Lab for Jappineh                                     | Fully functional IT lab at Jappineh Upper Basic School                                                                                                                                               | Sept. 2023 – July 2026 | Computers, solar panels, furniture,                |
| Scholarship fund                                                     | Increase sponsored by 2 students through secondary education                                                                                                                                         | September 2025         | Finance                                            |
| Organise a training Camp for children aged 10 to 14 years in the UK. | One-week capacity building program completed with the aim of assisting students in Math's, Science, English, and IT. Other programs such as leadership skills and career advice to be also included. | December 2024          | Finance, laptops, resource persons, logistics etc. |
| Organise fundraising activities in the UK and Gambia                 | 2 fundraising activities to be conducted by July 2023 to mobilise funds for the charity.                                                                                                             | UK – July Gambia -     | Finance, logistics                                 |





b









## **FINANCIAL REVIEW**

The accounts declared in this report have been prepared in accordance with Statement of Recommended Practice: Accounting for Charities (SORP 2015) and with relevant companies and charities legislation and regulations. The Statement of Financial Activities shows UKJA's income from all sources and how this was expended, and the split of activity between restricted and unrestricted funds.

The charity's income was £6,841 for the year ended 8<sup>th</sup> August 2023 compared to £3,561 in the year ended 8<sup>th</sup> August 2022. The total expenditure amounted to £3,467 for the year ended 8<sup>th</sup> August 2023 compared to £8,783 in the year to 8<sup>th</sup> August 2022. The reduction in expenditure was due to decreased donations towards the Educate Jarra Project which has ended and handed over to the community. All restricted funds have now been expended.

### **Reserves policy**

UKJA is committed to using its resources in pursuit of its charitable objectives. It is also committed however to maintaining a level of reserves that is prudent to meeting ongoing liabilities, sufficient to ensure that all delivery commitments can be met and to protect the long-term future of UKJA's operations. UKJA's policy seeks to balance these priorities by holding a level of reserves which equate to between three- and six-month's expenditure of the charity (£1,000 - £4,000); the unrestricted fund balance at the year-end was £5,079. The Trustees monitor the level of reserves regularly and take appropriate action if reserves fall outside the desired range.

### **Investment policy and performance**

The Memorandum and Articles of Association provides that the organisation invests money not immediately required for its own purposes or upon such investments, securities, or property, as may be thought fit. At the present time, the trustees' policy is to maintain all such monies on deposits earning a market rate of interest.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution and Organisational Structure:**

The organisation is a charity incorporated organisation. It was registered as a charity on 16 May 2017. UKJA was established by Memorandum and Articles of Association which describes the objects and powers of the charitable company; it is governed under its Articles of Association. Under those Articles, the trustees are appointed at the Annual General Meeting. The members of the company are also the directors/trustees of the charitable company. The organizational structure of UKJA consists of a Board of Trustees which delegates the day-to-day management of the charity to Executive and Program Directors. The Board is assisted by Advisory Committees which are chaired by the trustees. The key committees are the Finance and the Project Development and Fundraising Committee (PDFC). The operations, projects and programs of the charity are carried out by the Executive and Program Directors, Project Managers, and other staff. Consultants are also hired to undertake work for the charity. The consultant's report to Project Managers or Program Directors.

**Governance and Decision-Making:**

The Board of Trustees governs UKJA and meets quarterly to discuss and review strategy, planning, development, and financial matters. Day-to-day management of the organisation is delegated to the trustees. Every three years, a strategic review is undertaken, involving trustees, staff, funders, partners, beneficiaries, and other stakeholders.

**Recruitment and Appointment of New Trustees:**

The trustees are elected from the members according to their knowledge, skill and experience of the themes and activities undertaken by the charity; commitment to UKJA mission, objectives, and activities; and in accordance with the requirements for the governance of charities. UKJA provides information and updates about operations to the members. Board and relevant committee meetings consider and discuss matters relating to the strategic direction and focus of the charity.

**Induction and Training of new Trustees:**

New trustees receive induction training on their legal responsibilities as charity trustees; the management and operational structure of the charity; and the key management issues, e.g., policy, volunteering, finance, projects, and funding matters. They are also guided on how to have optimum input and influence in the current and future development of the charity.

**Risk Management:**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of the UKJA for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable for that year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time of the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

## APPROVAL

This report was approved by the Board of Trustees on 08<sup>th</sup> June 2024 and signed on its behalf by:

*Bamba Mass*

.....  
Bamba Mass – Chairman

*Lamin Saidykhan*

.....  
Lamin Saidykhan – Treasurer

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2023**

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|                                                |       | Unrestricted        | Restrict            | Total                | Total               |
|------------------------------------------------|-------|---------------------|---------------------|----------------------|---------------------|
|                                                | Notes | Funds               | d Funds             | 2023                 | 2022                |
|                                                |       | £                   | £                   | £                    | £                   |
| <b><u>Income from:</u></b>                     |       |                     |                     |                      |                     |
| <b>Voluntary income</b>                        |       |                     |                     |                      |                     |
| Donations and gifts                            | 2     | 3,711               | -                   | 3,711                | 2,170               |
| Investment income                              |       | -                   | -                   | -                    | -                   |
| Income from charitable activities              | 3     | 3,130               | -                   | 3,130                | 4,539               |
| Relieving poverty and advancement of education |       |                     |                     |                      |                     |
| <b>Total Income</b>                            |       | <u>6,841</u>        | <u>-</u>            | <u>6,841</u>         | <u>6,709</u>        |
| <b><u>Expenditure on:</u></b>                  |       |                     |                     |                      |                     |
| <b>Charitable activities</b>                   |       |                     |                     |                      |                     |
| Relieving poverty and advancement of education | 4     | 3,467               | -                   | 3,467                | 8,783               |
| <b>Total Expenditure</b>                       |       | <u>3,467</u>        | <u>-</u>            | <u>3,467</u>         | <u>8,783</u>        |
| <b>Net income/(expenditure)</b>                |       | <u>3,374</u>        | <u>-</u>            | <u>3,374</u>         | <u>(5,222)</u>      |
| Total funds brought forward                    |       | 6,485               | 2,494               | 8,979                | 11,023              |
| <b>Total funds carried forward</b>             |       | <u><u>9,859</u></u> | <u><u>2,494</u></u> | <u><u>12,353</u></u> | <u><u>5,801</u></u> |

All recognised gains and losses are included in the Statement of Financial Activities.

All the charity's activities are classified as continuing.

The notes form part of these financial statements.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8<sup>th</sup> August 2023

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|                                                       |      | 2023         |                     | 2022         |                     |
|-------------------------------------------------------|------|--------------|---------------------|--------------|---------------------|
|                                                       | Note | £            | £                   | £            | £                   |
|                                                       | s    |              |                     |              |                     |
| <b>Fixed Assets</b>                                   |      |              |                     |              |                     |
| Tangible fixed assets                                 | 0    |              | 0                   |              | 390                 |
| <b>Current Assets</b>                                 |      |              |                     |              |                     |
| Debtors                                               |      | 0            |                     | 500          |                     |
| Cash at bank and in hand                              |      | 9,479        |                     | 5,801        |                     |
|                                                       |      | <u>9,479</u> |                     | <u>6,301</u> |                     |
| <b>Creditors:</b> amounts falling due within one year |      | -            |                     | -            |                     |
|                                                       |      | <u>-</u>     |                     | <u>-</u>     |                     |
| <b>Net Current Assets</b>                             |      |              | 9,479               |              | 6,301               |
| <b>Net Assets</b>                                     |      |              | <u>9,479</u>        |              | <u>6,301</u>        |
|                                                       |      |              | <u><u>9,479</u></u> |              | <u><u>6,301</u></u> |
| <b>Funds:</b>                                         |      |              |                     |              |                     |
| Restricted funds                                      | 8    |              | 2,494               |              | 1,966               |
| Unrestricted funds                                    | 8    |              | 6,985               |              | 4,335               |
|                                                       |      |              | <u>9,479</u>        |              | <u>6,301</u>        |
| <b>TOTAL FUNDS</b>                                    |      |              | <u><u>9,479</u></u> |              | <u><u>6,301</u></u> |

The financial statements were approved by the trustees and authorised for issue on 08<sup>th</sup> June 2024 and signed on its behalf by:

*Lamin Saidykhan*

.....  
**Lamin Saidykhan**  
**Treasurer**

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2023**

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**1. ACCOUNTING POLICIES**

**1.1. Basis of accounting**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The financial statements have therefore been prepared on a going concern basis.

**1.2. Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The aim and uses of the restricted funds are set out in the notes to the financial statements.

**1.3. Income**

All income is included in the Statement of Financial Activities when the charity is legally entitled to the income, there is probability of receipt and the amount can be quantified with reasonable accuracy, except as follows:

- When donors specify that income given to the charity must be used in future accounting periods, then the income is deferred to the specified period.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the preconditions for use are met.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2023**

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- When donors specify that income is for a particular restricted purpose which does not amount to preconditions regarding entitlement, the income is recognised as income when receivable.

No amounts are included in the financial statements for services donated by volunteers.

**1.4. Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Support costs which cannot be directly attributed to particular projects are apportioned in proportion to the direct staff cost allocated to the project. Governance costs, which form part of Support costs, include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

**1.5. Depreciation and Tangible fixed assets**

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which in all cases is estimated at 3 years.

**1.6. Operating leases**

The charity does not have any leases.

**1.7. VAT**

The charity is not registered for VAT.

**1.8. Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2023**

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**2 DONATIONS AND LEGACIES**

|                     | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2023</b>       | <b>2022</b>       |
|---------------------|-------------------------------|-----------------------------|-------------------|-------------------|
|                     |                               |                             | <b>£</b>          | <b>£</b>          |
| Donations and gifts | 3,467                         |                             | 3,467             | 8,783             |
|                     | <u>          </u>             | <u>          </u>           | <u>          </u> | <u>          </u> |

**3 INCOME**

|                            | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2023</b>       | <b>2022</b>       |
|----------------------------|-------------------------------|-----------------------------|-------------------|-------------------|
|                            |                               |                             | <b>£</b>          | <b>£</b>          |
| Fundraising Activities     | 1,470                         | -                           | 1,470             | 160               |
| Special Charitable Appeals | 1,660                         | -                           | 1,660             | 1,185             |
|                            | <u>          </u>             | <u>          </u>           | <u>          </u> | <u>          </u> |
|                            | <u>3,130</u>                  | <u>-</u>                    | <u>3,130</u>      | <u>1,345</u>      |

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2023**

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**4 EXPENDITURES**

|                          | Unrestric<br>ted<br>funds | Restrict<br>ed funds | 2023         | 2022         |
|--------------------------|---------------------------|----------------------|--------------|--------------|
|                          | £                         | £                    | £            | £            |
| Administration           | 280                       | -                    | 280          | 236          |
| Educate Jarra            | -                         | -                    | -            | 4,717        |
| Special Appeals          | -                         | -                    | 2,687        | 2,000        |
| Transportation & Freight | -                         | -                    | -            | 1,088        |
| Welfare                  | -                         | -                    | -            | 300          |
| <b>Total</b>             | <u>280</u>                | <u>-</u>             | <u>2,967</u> | <u>8,341</u> |

**5. TRUSTEES**

During the year, no Trustee received any remuneration (2020-Nil).

During the year, no Trustees received any benefits in kind (2020-Nil).

During the year, no Trustees received any reimbursement of expenses (2020-Nil).

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2023**

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**6. TANGIBLE FIXED ASSETS**

|                                | <b>Fixtures &amp;<br/>Equipment</b> |
|--------------------------------|-------------------------------------|
|                                | <b>£</b>                            |
| <b>Cost</b>                    |                                     |
| Cost brought forward           | -                                   |
| Additions this year            | -                                   |
|                                | <hr/>                               |
| Total Cost                     | -                                   |
|                                | <hr/> <hr/>                         |
| <b>Depreciation</b>            |                                     |
| At 8 <sup>th</sup> August 2022 | -                                   |
| Charge for the year            | -                                   |
|                                | <hr/>                               |
| At 8 <sup>th</sup> August 2023 | -                                   |
|                                | <hr/>                               |
| <b>Net Book Value</b>          |                                     |
| At 8 <sup>th</sup> August 2023 | 0                                   |
|                                | <hr/> <hr/>                         |

**7. TAXATION**

The charity is not liable to tax on its charitable grants, donations or fee income earned in the course of its charitable activities, so long as the income is applied for the purposes of its charitable aims.

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# Accounts

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**United Kingdom Jarra Association**

**Annual Report 2021 to 2022**

**Charity Number: 1173058**

**[www.ukja.org](http://www.ukja.org)**

**Registered address:  
35 Golden Eagle Gardens  
Birmingham  
B23 5GY**

## **Introduction**

The United Kingdom Jarra Association (UKJA) was formed and inaugurated in August 2015 in Reading, in the United Kingdom (UK) by a group of Gambians of Jarra origin resident in the UK aimed fostering unity amongst indigenes of Jarra living in the UK. They also committed to support development initiatives in Jarra, a region found in the Lower River Region of The Gambia.

The UKJA identified three (3) core areas of intervention: education, health, and poverty relief. These areas were carefully selected based on the outcome of a thorough needs assessment in consultation with local leaders in the UK and in The Gambia.

Ever since, the UKJA has grown to become reputable in both the UK and The Gambia. To ensure that it is sustainable, effective, and legal, it was transformed into a charitable entity and registered into the UK charity register May 2017.

This report presents the status of the Charity, including its achievements and constraints covering the period August 2021 to August 2022 and its way forward. We begin with education, to be followed by health and poverty relief.

## **Educate Jarra**

### **1. Science and IT lab facilities**

During the period under review, the charity focused on completing its Bureng project. Considering the success in Soma where student performance in Science, Technology, Engineering and Mathematics (STEM) subjects registered significant improvement at West African Senior Secondary School Certificate Examinations (WASSCE) for the students in the school, the charity continued its Bureng commitment to complete the project which is now in use by the students.

### **2. Scholarship:**

This scheme remains in progress and no further addition to the three (3) outstanding students reported last year due to limited funding. As reported last year, one (1) of the beneficiaries have requested further funding to study Medicine at tertiary level which was agreed in fulfilment of the UKJA pledge to support outstanding STEM students through to university. This has been agreed and is due to commence in September 2023.

### **3. Construction of a multipurpose IT and Science laboratory at Bureng Upper Senior Secondary School in The Gambia:**

As stated above, the construction work has now been completed, and the facility is in use. The completion of this project will increase the uptake of STEM related subjects by students in Bureng and surrounding communities is projected to be 25% by 2024. This will provide all the students in the school to acquire basic IT skills crucial to learning and improve their future job prospects in the increasingly age of ICT.

The science lab will also enable students to conduct practical science experiments at the school. This will fundamentally increase student retention from 60% to 90% by end of 2024 thus reducing the number of students migrating to urban areas in pursuit of secondary education.

In return, this will increase the number of students fulfilling achieving university entry requirements to pursue relevant courses in science and technology. Photos attached for verification. Here is the link to the construction <https://www.youtube.com/watch?v=H6EGLvdSqYU>

#### **4. Basic IT training:**

During the period under review, the charity did not deliver capacity-building sessions. Our focus was to complete the project and put it to use now that Covid-19 restrictions are non-existent. The key objectives of the Educate Jarra project are to empower children in poor and deprived rural communities with essential digital skills that will help increase their employability in the increasing digital world we live in which this Centre will deliver.

#### **Health for Jarra Achievements**

During the period under review, the charity continued to work with the health authorities in Soma and other health facilities that benefited from us to sustain the success gained and maintain. Sustainability is critical because the high-quality donated items included delivery beds, wall mounted blood pressure machines, fetal Dopplers, fetal stethoscopes, drug storage refrigerator, drug storage units, autoclave, radiant baby warmer, surgical instruments, delivery kits, hospital beds, baby weighing scale, oxygen concentration machine, and some other items are also provided. These equipment and supplies made it possible for Soma to manage most complicated delivery cases thus leading to reduction in referrals to other hospitals; makes it possible to monitor the health of pregnant mothers and their unborn babies; reduce cross infection; provide privacy and dignity to the women during labour and most importantly reduce maternal child deaths during pregnancy and at childbirth.

#### **Relief of Poverty Achievement**

##### **Grants Issued:**

During the period under review, the charity did not offer financial support due to resource constraints whilst the focus is on Bureng.

#### **Challenges and Recommendations:**

Like most charitable organisations, UKJA is mainly reliant on donations from its members and other charitable donations to pursue our charitable goals. Due to Covid-19 restrictions during this period, the charity was not able to deliver fundraising programmes leading to resources mobilisation an absolute challenge. This in turn led to expanding and sustaining its development activities is a huge challenge.

We explored alternative fundraising events both in the UK and The Gambia which we were not able to implement due to Covid-19 restrictions not fully lifted. We will continue to seek support from other higher institutions of learning and organisations in the UK and elsewhere to provide scholarships to the UKJA sponsored students to pursue university degrees in engineering, medicine and computer science should be considered.

**Development Plans:****Educate Jarra Project**

| <b>Activity/Project</b>                                              | <b>Expected output</b>                                                                                                                                                                               | <b>Period</b>         | <b>Resources</b>                                   |
|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------------------------------|
| IT Lab for Jappineh                                                  | Fully functional IT lab at Jappineh Upper Basic School                                                                                                                                               | July 2022 – July 2024 | Computers, solar panels, furniture,                |
| Scholarship fund                                                     | 5 Students sponsored through secondary education                                                                                                                                                     | September 2022        | Finance                                            |
| Organise a training Camp for children aged 10 to 14 years in the UK. | One-week capacity building program completed with the aim of assisting students in Math's, Science, English, and IT. Other programs such as leadership skills and career advice to be also included. | July 2023             | Finance, laptops, resource persons, logistics etc. |

**Relief of Poverty**

| <b>Activity/Project</b>                                                     | <b>Expected Outcomes</b>                                                                 | <b>Period</b>            | <b>Resources Needed</b>      |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------|------------------------------|
| Grants to needy individuals and deserving organisations                     | Financial support to at least five (5) needy individuals and five (5) organisations      | August 2022 to July 2023 | Financial resources          |
| Organise fundraising activities in the UK and Gambia                        | 2 fundraising activities to be conducted by July 2023 to mobilise funds for the charity. | UK – July<br>Gambia -    | Finance, logistics           |
| Engage and support productive activities to create jobs and relief poverty. | Agri-economics ventures – Gardens, poultry farming, sheep fattening, charity shops etc.  | From now to July 2023    | Land<br>Finance<br>Logistics |

**Bureng Computer Science and Laboratory completion photos**











## **FINANCIAL REVIEW**

The accounts declared in this report have been prepared in accordance with Statement of Recommended Practice: Accounting for Charities (SORP 2015) and with relevant companies and charities legislation and regulations. The Statement of Financial Activities shows UKJA's income from all sources and how this was expended, and the split of activity between restricted and unrestricted funds.

The charity's income was £6,709 for the year ended 8<sup>th</sup> August 2022 compared to £3,561 in the year ended 8<sup>th</sup> August 2021. The total expenditure amounted to £5,854 for the year ended 8<sup>th</sup> August 2022 compared to £8,783 in the year to 8<sup>th</sup> August 2021. The increase in income was driven by increased donations towards the Educate Jarra Project. The fund balance carried forward on 8<sup>th</sup> August 2022 is £6,665 compared to £5,801 in the year ended 8<sup>th</sup> August 2021. The surplus for the year 2021/22 is £865 compared to a 2020/21 deficit of £5,222. Restricted funds stood at £1,060.

### **Reserves policy**

UKJA is committed to using its resources in pursuit of its charitable objectives. It is also committed however to maintaining a level of reserves that is prudent to meeting ongoing liabilities, sufficient to ensure that all delivery commitments can be met and to protect the long-term future of UKJA's operations. UKJA's policy seeks to balance these priorities by holding a level of reserves which equate to between three- and six-month's expenditure of the charity (£1,000 - £4,000); the unrestricted fund balance at the year-end was £5,605. The Trustees monitors the level of reserves regularly and takes appropriate action if reserves fall outside the desired range.

### **Investment policy and performance**

The Memorandum and Articles of Association provides that the organisation invests moneys not immediately required for its own purposes or upon such investments, securities, or property, as may be thought fit. At the present time, the trustees' policy is to maintain all such monies on deposits earning a market rate of interest.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution and Organisational Structure:**

The organisation is a charity incorporated organisation. It was registered as a charity on 16 May 2017. UKJA was established by Memorandum and Articles of Association which describes the objects and powers of the charitable company; it is governed under its Articles of Association. Under those Articles, the trustees are appointed at the Annual General Meeting. The members of the company are also the directors/trustees of the charitable company. The organizational structure of UKJA consists of a Board of Trustees which delegates the day-to-day management of the charity to Executive and Program Directors. The Board is assisted by Advisory Committees which are chaired by the trustees. The key committees are the Finance and the Project Development and Fundraising Committee (PDFC). The operations, projects and programs of the charity are carried out by the Executive and Program Directors, Project Managers, and other staff. Consultants are also hired to undertake work for the charity. The consultant's report to Project Managers or Program Directors.

**Governance and Decision-Making:**

The Board of Trustees govern UKJA and meet quarterly to discuss and review strategy, planning, development, and financial matters. Day-to-day management of the organisation is delegated to the trustees. Every three years, a strategic review is undertaken, involving trustees, staff, funders, partners, beneficiaries, and other stakeholders.

**Recruitment and Appointment of New Trustees:**

The trustees are elected from the members according to their knowledge, skill and experience of the themes and activities undertaken by the charity; commitment to UKJA mission, objectives, and activities; and in accordance with the requirements for the governance of charities. UKJA provides information and updates about operations to the members. Board and relevant committee meetings consider and discuss matters relating to the strategic direction and focus of the charity.

**Induction and Training of new Trustees:**

New trustees receive induction training on their legal responsibilities as charity trustees; the management and operational structure of the charity; and the key management issues, e.g., policy, personnel, finance, projects, and funding matters. They are also guided on how to have optimum input and influence in the current and future development of the charity.

**Risk Management:**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of the UKJA for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable for that year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time of the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

## APPROVAL

This report was approved by the Board of Trustees on 29<sup>th</sup> April 2023 and signed on its behalf by:

*Bamba Mass*

.....  
Bamba Mass – Chairman

*Lamin Saidykhan*

.....  
Lamin Saidykhan – Treasurer

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2022**

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|                                                |       | Unrestricted        | Restrict            | Total               | Total               |
|------------------------------------------------|-------|---------------------|---------------------|---------------------|---------------------|
|                                                | Notes | Funds               | d Funds             | 2022                | 2021                |
|                                                |       | £                   | £                   | £                   | £                   |
| <b><u>Income from:</u></b>                     |       |                     |                     |                     |                     |
| <b>Voluntary income</b>                        |       |                     |                     |                     |                     |
| Donations and gifts                            | 2     | 2,170               | -                   | 2,170               | 2,060               |
| Investment income                              |       | -                   | -                   | -                   | -                   |
| Income from charitable activities              | 3     | 4,539               | -                   | 4,539               | 1,501               |
| Relieving poverty and advancement of education |       |                     |                     |                     |                     |
| <b>Total Income</b>                            |       | <u>6,709</u>        | <u>-</u>            | <u>6,709</u>        | <u>3,561</u>        |
| <b><u>Expenditure on:</u></b>                  |       |                     |                     |                     |                     |
| <b>Charitable activities</b>                   |       |                     |                     |                     |                     |
| Relieving poverty and advancement of education | 4     | 1,127               | 4,717               | 5,844               | 8,783               |
| <b>Total Expenditure</b>                       |       | <u>1,127</u>        | <u>4,717</u>        | <u>5,844</u>        | <u>8,783</u>        |
| <b>Net income/(expenditure)</b>                |       | <u>1,771</u>        | <u>(906)</u>        | <u>865</u>          | <u>(5,222)</u>      |
| Total funds brought forward                    |       | 3,835               | 1,966               | 5,801               | 11,023              |
| <b>Total funds carried forward</b>             |       | <u><u>5,605</u></u> | <u><u>1,060</u></u> | <u><u>6,665</u></u> | <u><u>5,801</u></u> |

All recognised gains and losses are included in the Statement of Financial Activities.

All the charity's activities are classified as continuing.

The notes form part of these financial statements.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2022**

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|                                                       |      | 2022         |              | 2021         |              |
|-------------------------------------------------------|------|--------------|--------------|--------------|--------------|
|                                                       | Note | £            | £            | £            | £            |
|                                                       | s    |              |              |              |              |
| <b>Fixed Assets</b>                                   |      |              |              |              |              |
| Tangible fixed assets                                 | 6    |              | 0            |              | 390          |
| <b>Current Assets</b>                                 |      |              |              |              |              |
| Debtors                                               |      | 500          |              | 500          |              |
| Cash at bank and in hand                              |      | 6,442        |              | 5,801        |              |
|                                                       |      | <u>6,942</u> |              | <u>6,301</u> |              |
| <b>Creditors:</b> amounts falling due within one year |      | <u>-</u>     |              | <u>-</u>     |              |
| <b>Net Current Assets</b>                             |      |              | 6,942        |              | 6,301        |
| <b>Net Assets</b>                                     |      |              | <u>6,942</u> |              | <u>6,301</u> |
| <b>Funds:</b>                                         |      |              |              |              |              |
| Restricted funds                                      | 8    |              | 4,196        |              | 4,335        |
| Unrestricted funds                                    | 8    |              | 2,746        |              | 1,996        |
| <b>TOTAL FUNDS</b>                                    |      |              | <u>6,942</u> |              | <u>6,301</u> |

The financial statements were approved by the trustees and authorised for issue on 29<sup>th</sup> April 2023 and signed on its behalf by:

*Lamin Saidykhan*

.....  
**Lamin Saidykhan**  
**Treasurer**

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2022**

---

**1. ACCOUNTING POLICIES**

**1.1. Basis of accounting**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The financial statements have therefore been prepared on a going concern basis.

**1.2. Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The aim and uses of the restricted funds are set out in the notes to the financial statements.

**1.3. Income**

All income is included in the Statement of Financial Activities when the charity is legally entitled to the income, there is probability of receipt and the amount can be quantified with reasonable accuracy, except as follows:

- When donors specify that income given to the charity must be used in future accounting periods, then the income is deferred to the specified period.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the preconditions for use are met.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2022**

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- When donors specify that income is for a particular restricted purpose which does not amount to preconditions regarding entitlement, the income is recognised as income when receivable.

No amounts are included in the financial statements for services donated by volunteers.

**1.4. Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Support costs which cannot be directly attributed to particular projects are apportioned in proportion to the direct staff cost allocated to the project. Governance costs, which form part of Support costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

**1.5. Depreciation and Tangible fixed assets**

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which in all cases is estimated at 3 years.

**1.6. Operating leases**

The charity does not have any leases.

**1.7. VAT**

The charity is not registered for VAT

**1.8. Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognized in expenditure.

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
For the year ended 8<sup>th</sup> August 2022

---

**2 DONATIONS AND LEGACIES**

|                     | Unrestricted<br>funds | Restricted<br>funds | 2022<br>£         | 2021<br>£         |
|---------------------|-----------------------|---------------------|-------------------|-------------------|
| Donations and gifts | 2,170                 |                     | 2,170             | 2,060             |
|                     | <u>          </u>     | <u>          </u>   | <u>          </u> | <u>          </u> |

**3 INCOME**

|                            | Unrestricted<br>funds | Restricted<br>funds | 2022<br>£         | 2021<br>£         |
|----------------------------|-----------------------|---------------------|-------------------|-------------------|
| Fundraising Activities     | -                     | -                   | -                 | 160               |
| Special Charitable Appeals | 4,539                 | -                   | 4,539             | 1,341             |
|                            | <u>          </u>     | <u>          </u>   | <u>          </u> | <u>          </u> |
|                            | <u>4,539</u>          | <u>-</u>            | <u>4,539</u>      | <u>1,501</u>      |

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2022**

---

**4 EXPENDITURES**

|                          | Unrestri<br>cted<br>funds | Restricte<br>d funds | 2022         | 2021         |
|--------------------------|---------------------------|----------------------|--------------|--------------|
|                          | £                         | £                    | £            | £            |
| Administration           | 1,127                     | -                    | 1,127        | 236          |
| Educate Jarra            |                           | 4,683                | 4,683        | 5,159        |
| Special Appeals          | -                         | -                    | 2,000        | 2,000        |
| Transportation & Freight | -                         | -                    | 1,088        | 1,088        |
| Welfare                  | -                         | -                    | 300          | 300          |
| <b>Total</b>             | <u>1,127</u>              | <u>4,683</u>         | <u>5,810</u> | <u>8,783</u> |

**5. TRUSTEES**

During the year, no Trustee received any remuneration (2020-Nil).

During the year, no Trustees received any benefits in kind (2020-Nil).

During the year, no Trustees received any reimbursement of expenses (2020-Nil).

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2022**

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**6. TANGIBLE FIXED ASSETS**

|                                | <b>Fixtures &amp;<br/>Equipment</b> |
|--------------------------------|-------------------------------------|
|                                | <b>£</b>                            |
| <b>Cost</b>                    |                                     |
| Cost brought forward           | 3,297                               |
| Additions this year            | -                                   |
|                                | <hr/>                               |
| Total Cost                     | 3,297                               |
|                                | <hr/>                               |
| <b>Depreciation</b>            |                                     |
| At 8 <sup>th</sup> August 2021 | 3,297                               |
| Charge for the year            | -                                   |
|                                | <hr/>                               |
| At 8 <sup>th</sup> August 2021 | 3,297                               |
|                                | <hr/>                               |
| <b>Net Book Value</b>          |                                     |
| At 8 <sup>th</sup> August 2022 | 0                                   |
|                                | <hr/>                               |

**7. TAXATION**

The charity is not liable to tax on its charitable grants, donations or fee income earned in the course of its charitable activities, so long as the income is applied for the purposes of its charitable aims.

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# Accounts

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# **United Kingdom Jarra Association**

**Annual Report 2020 to 2021**

**Charity Number: 1173058**

**[www.ukja.org](http://www.ukja.org)**

**Registered address:  
35 Golden Eagle Gardens  
Birmingham  
B23 5GY**

## **Introduction**

The United Kingdom Jarra Association (UKJA) was formed and inaugurated in August 2015 in Reading, in the United Kingdom (UK) by a group of Gambians of Jarra origin resident in the UK aimed fostering unity amongst indigenes of Jarra living in the UK. They also committed to support development initiatives in Jarra, a region found in the Lower River Region of The Gambia.

The association identified three core areas of intervention: education, health, and poverty relief. These areas were carefully selected based on the outcome of a thorough needs assessment conducted by the association in consultation with local leaders in the UK and in The Gambia.

Ever since, the Association has grown to become reputable in both the UK and The Gambia. To ensure that it is sustainable, effective, and legal, it was transformed into a charitable entity and registered into the UK charity register May 2017.

This report presents the status of the Charity, including its achievements and constraints covering the period August 2019 to August 2020 and our way forward. We begin with education, to be followed by health and poverty relief.

## **Educate Jarra**

### **1. Science and IT lab facilities**

During the period under review, the charity received information that the IT technician it was supporting Soma Secondary school has left his position. The charity made no commitment to further this support as it is believed that the education authority can take this forward. This is demonstrative of the fact that improved student performance in WASSCE exams continued to be registered in the school. The UKJA continued exploring ways of completing the Bureng project which has now completed waiting to be handed over to the community.

### **2. Scholarship:**

This scheme remains in progress and no further addition to the three (3) outstanding students reported last year due to limited funding. At the last reported, 3 benefited from the UKJA scholarship worth £100.00 per student. This covers exercise books, textbooks, and other learning materials. These students who are all majoring in science will be sponsored through their secondary and university education.

### **3. Construction of a multipurpose IT and Science laboratory at Bureng Upper Senior Secondary School in The Gambia:**

The construction work has now completed. We believe that this project will increase the uptake of STEM related subjects by students in Bureng and surrounding communities to 25% by 2024. It will also provide all the students in the school the opportunity to acquire basic IT skills crucial to learning and future job opportunities especially in the increasingly ICT world we live in.

The science lab will also enable students to conduct practical science experiments at the school. The project will fundamentally increase student retention from 60% to 90% by end of 2024 thus reducing the number of students migrating to urban areas in pursuit of secondary education by 30%.

Another expected outcome is increase in the number of students that will achieve university entry requirements to pursue relevant courses in science and technology. Full details on the status of the Centre can be accessed <https://www.youtube.com/watch?v=H6EGLvdSqYU>

### **4. Basic IT training:**

During the period under review, the charity did not deliver capacity building sessions as per last year due to Covid restrictions. However, it instead donated IT equipment to community

groups in Jarra as listed in Annex 1 with the hope of enhancing capability of the communities they serve.

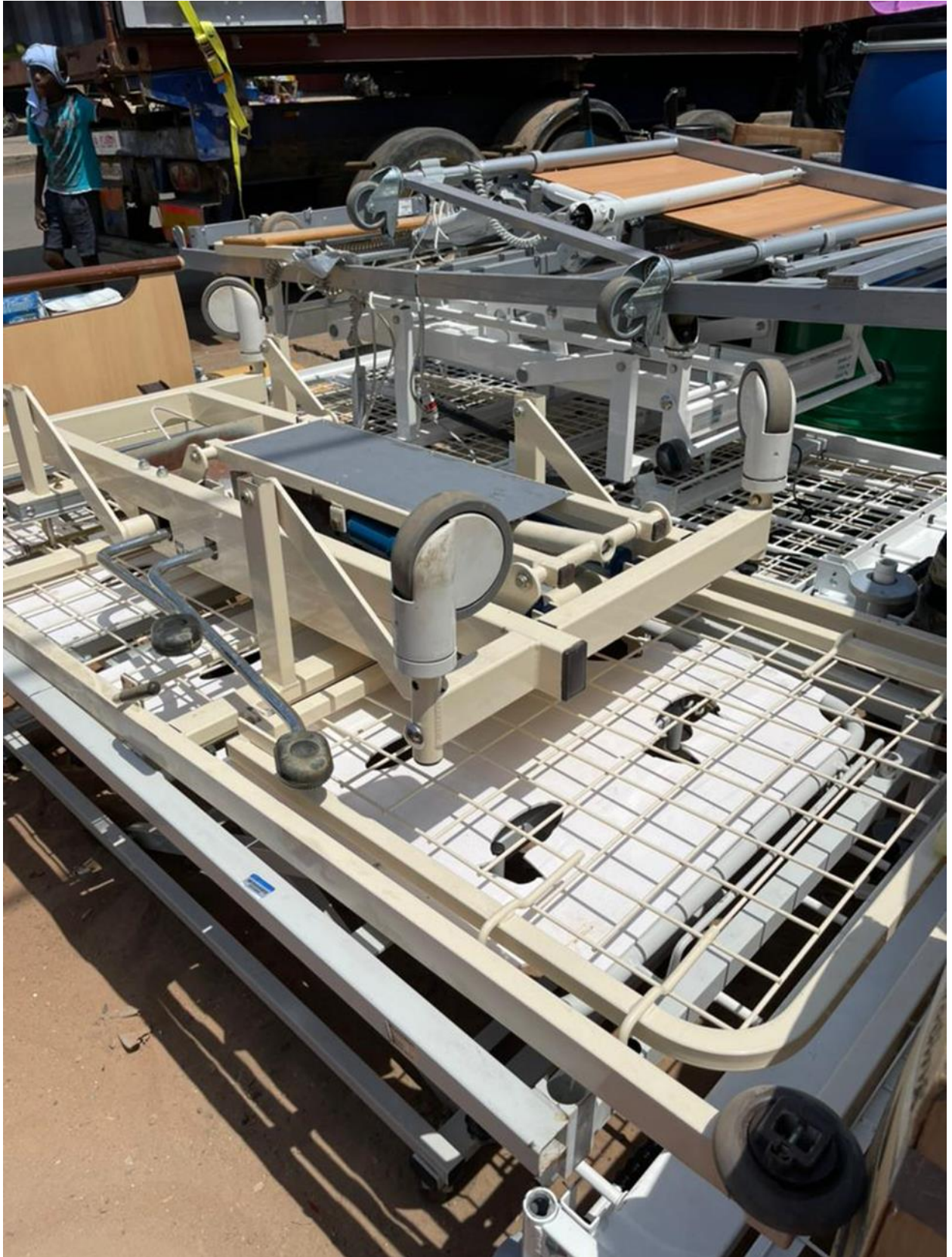
The benefits of these facilities include the improvement of basic understanding basic computer terminology, functions, styles, and parts; turning a computer on and off, using a keyboard and mouse; operating system elements (desktop, icons, start menu, working with windows) and the creation and editing basic document in word; save organise and retrieve a document.

It is imperative to note that one of the key objectives of the Educate Jarra project is to empower children in poor and deprived rural communities with essential digital skills that will help increase their employability in the increasing digital world we live in.

### **Health for Jarra Achievements**

The expansion of the labor ward of Soma Regional Hospital which is the only referral hospital in the Lower River Region of The Gambia serving a population of 82,000 people and conducting 112 deliveries on average every month (1344 per annum). This intervention has led to a 100% increase in the bed capacity of the labor ward from 3 to 6 beds and also improve the condition of the ward to a modern standard with additional facilities such as a nursing station, 2 toilet facilities, wash hand basins for each bed, staff changing area, lockers for the staff and privacy screens for each delivery bed. The old structure was also fully renovated - the ceiling replaced, windows changed, new ceiling fans and air conditioning unit installed and, the floor tiles replaced. These interventions have made it possible for all deliveries to be attended on time - there is now a zero-waiting time for women in labor as compared to before when during peak periods some are delivered on mattresses on the floor or had to wait in pain for a bed to become available.

During the period under review, the charity continued to work with the health facility to sustain the success gained over the years. It also delivered materials to health facilities across the region that it received from Lymington hospital pre-covid-19. Items included high quality medical equipment and supplies such as delivery beds, wall mounted blood pressure machines, fetal Dopplers, fetal stethoscopes, drug storage refrigerator, drug storage units, autoclave, radiant baby warmer, surgical instruments, delivery kits, hospital beds, baby weighing scale, oxygen concentration machine, and some other items are also provided. These equipment and supplies made it possible for Soma to manage most complicated delivery cases thus leading to reduction in referrals to other hospitals; makes it possible to monitor the health of pregnant mothers and their unborn babies; reduce cross infection; provide privacy and dignity to the women during labour and most importantly reduce maternal child deaths during pregnancy and at child birth.





### **Relief of Poverty Achievement**

#### **Grants Issued:**

During the period, as part of the charity's objective of relieving members of serious financial difficulty, the charity donated £2,000 to the family of late Pa Barrow towards their welfare maintenance to help in relieving their hardships. These funds contributed towards the funeral

arrangements to help the family repatriate the body to The Gambia for burial in his ancestral home.

### **Challenges and Recommendations:**

As most charitable organizations, UKJA is mainly reliant on donations from its members and other charitable organisations in pursuant of its charitable goals. With the Covid-19 restrictions in place during this period, made resources mobilisation an absolute challenge. Thus, expanding and sustaining its development activities is a huge challenge. This is because most of the projects currently being implemented are highly capital-intensive including cost of equipment and their maintenance.

Furthermore, funding for our major projects will continue to be a challenge to the association, thus, it should explore alternative fundraising strategies by organising annual fundraising shows both in the UK and The Gambia. Also, to seek support from other higher institutions of learning and or organisations in the UK and globally to provide scholarships to the UKJA sponsored students to pursue university degrees in engineering, medicine and computer science should be considered.

### **Development Plans:**

#### **Educate Jarra Project**

| <b>Activity/Project</b>                                              | <b>Expected output</b>                                                                                                                                                                               | <b>Period</b>         | <b>Resources</b>                                   |
|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------------------------------|
| IT Lab for Jappineh                                                  | Fully functional IT lab at Jappineh Upper Basic School                                                                                                                                               | July 2022 – July 2023 | Computers, solar panels, furniture,                |
| Scholarship fund                                                     | 5 Students sponsored through secondary education                                                                                                                                                     | September 2022        | Finance                                            |
| Organise a training Camp for children aged 10 to 14 years in the UK. | One-week capacity building program completed with the aim of assisting students in Math's, Science, English, and IT. Other programs such as leadership skills and career advice to be also included. | July 2023             | Finance, laptops, resource persons, logistics etc. |

#### **Health for Jarra**

| <b>Activity/Project</b>   | <b>Expected outcomes</b>                                                                                  | <b>Period</b>                 | <b>Resources Needed</b>                                   |
|---------------------------|-----------------------------------------------------------------------------------------------------------|-------------------------------|-----------------------------------------------------------|
| Medical outreach programs | Take 3 Doctors and 4 nurses to Jarra for a two-week period to offer free medical diagnosis and treatments | December 2022 - February 2023 | Accommodations, human resources, finance, logistics       |
| Hospital equipment        | Donate essential hospital equipment to the 3 health facilities in Jarra.                                  | November 2022 to April 2023   | Beds and various equipment, including sanitary pads, etc. |

## Relief of Poverty

| Activity/Project                                                            | Expected Outcomes                                                                        | Period                   | Resources Needed             |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------|------------------------------|
| Grants to needy individuals and deserving organisations                     | Financial support to at least five (5) needy individuals and five (5) organisations      | August 2022 to July 2023 | Financial resources          |
| Organise fundraising activities in the UK and Gambia                        | 2 fundraising activities to be conducted by July 2023 to mobilise funds for the charity. | UK – July<br>Gambia -    | Finance, logistics           |
| Engage and support productive activities to create jobs and relief poverty. | Agri-economics ventures – Gardens, poultry farming, sheep fattening, charity shops etc.  | From now to July 2023    | Land<br>Finance<br>Logistics |

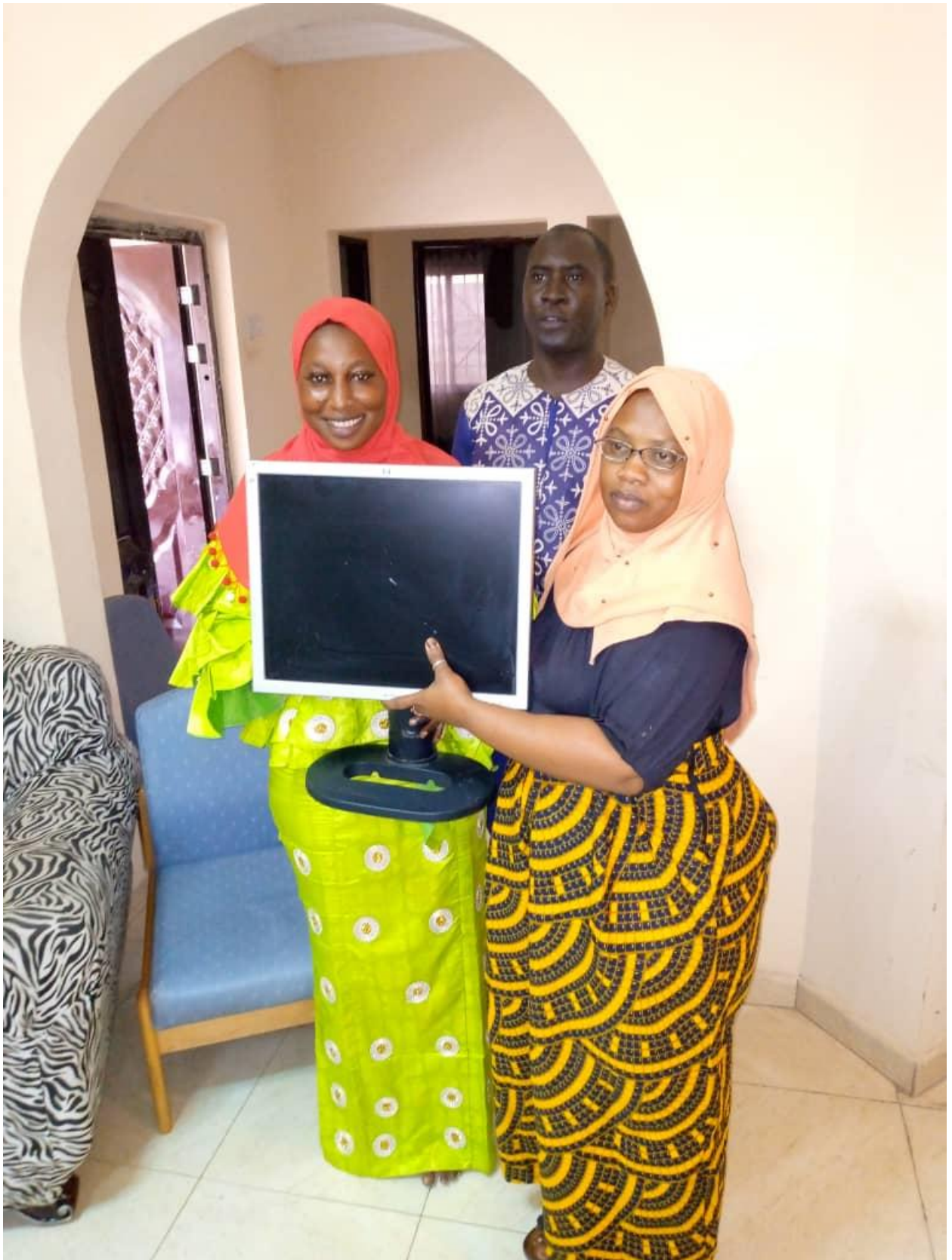
## Annex 1. IT equipment Donated

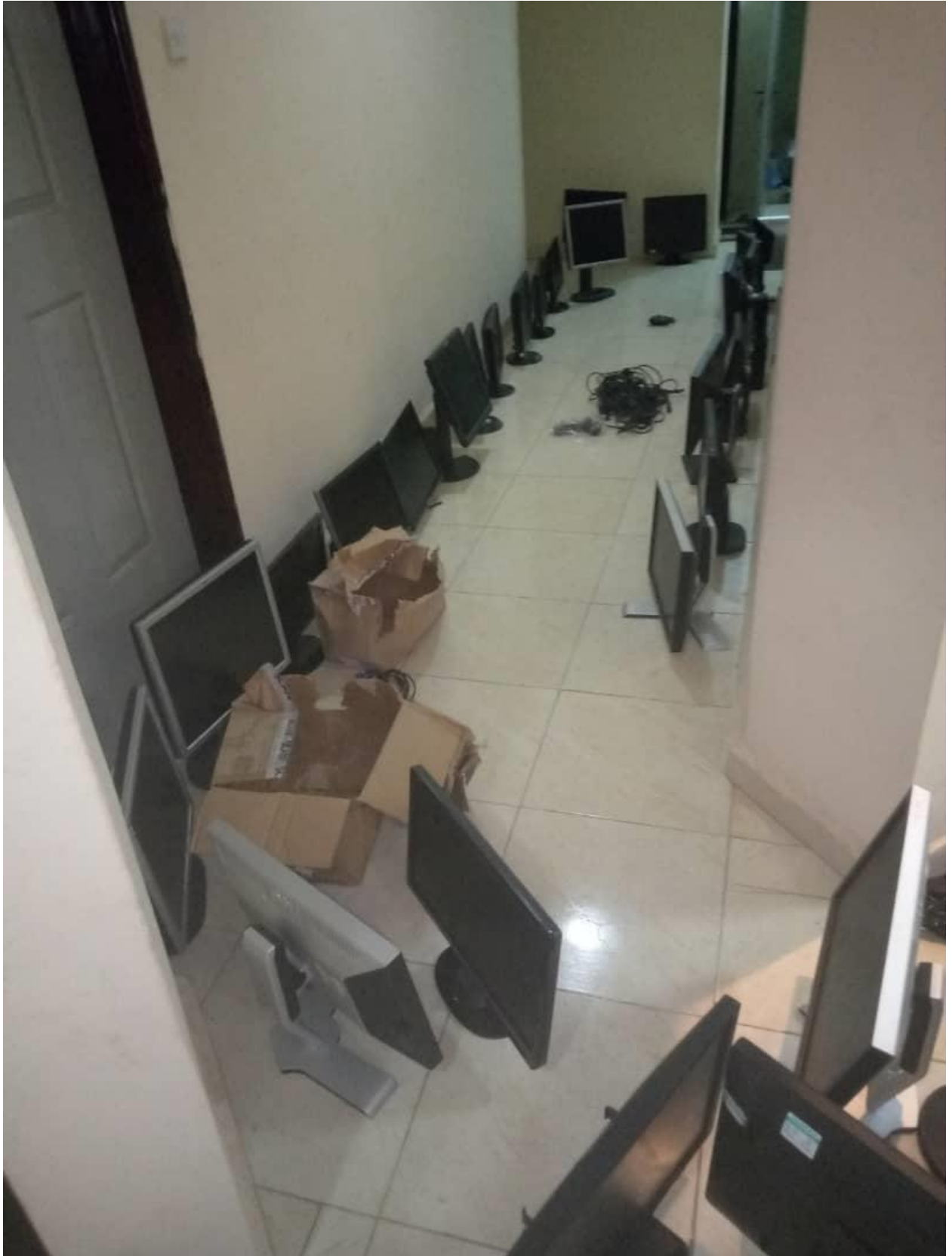
| Date Of request | Name                                                                   | Purpose                                                                                                                                                                                                                                                                       | outcome                            |
|-----------------|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 10/11/2020      | Soma Angel Futa Medina Youth Development Association                   | The association is at an advanced stage of installing a branch for computer skills training within their community to ease accessibility, availability, and affordability to youths in education (Students) and local members of the community.                               | 8 computers approved.              |
| 11/11/2020      | Karantaba Youth Development Association -Multipurpose Centre in place. | To enhance skills and knowledge of youths in IT as it is the powerhouse of development. Already the association is engaging youths to learn other skills like satellite installation, electrical installation, plumbing, etc, in which they are benefiting from them greatly. | 8 computers approved.              |
| 10/11/2020      | S.L. Darboe & Seyfo Saja Mboge                                         | I am hoping to use this foundation to streamline my contributions in                                                                                                                                                                                                          | 5 approved because this is a newly |

|            |                                                                 |                                                                                                                                                             |                                                                                 |
|------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
|            | Foundation for Education, Leadership and Community Development. | community development for greater efficiency and impact in education, community service and leadership development in the communities of Jarra and Niamina. | established organisation and may have the same targeted beneficiaries in Jarra. |
| 16/10/2020 | Jenoi Youth Development Association - Centre in place           | To improve education of the younger generation in Jenoi. The youths can learn more about information technology and broaden their knowledge.                | 10 computers approved.                                                          |
| 18/02/2020 | LRR Regional Youth Centre C/O Pakalinding Youth Centre          | To train regional Youths and enhance their knowledge and skills on ICT at the regional Youth Centre in Pakalinding.                                         | 5 computers approved.                                                           |
| 18/02/2020 | Pakalinding Daru Yiriwa Kafo                                    | To help the Pakalinding community to get easy and affordable access to basic IT services                                                                    | 10 Computers approved.                                                          |

## Beneficiaries











## **FINANCIAL REVIEW**

The accounts declared in this report have been prepared in accordance with Statement of Recommended Practice: Accounting for Charities (SORP 2015) and with relevant companies and charities legislation and regulations. The Statement of Financial Activities shows UKJA's income from all sources and how this was expended, and the split of activity between restricted and unrestricted funds.

The charity's income was £3,561 for the year ended 8<sup>th</sup> August 2021 compared to £10,169 in the year ended 8<sup>th</sup> August 2020. The total expenditure amounted to £8,783 for the year ended 8<sup>th</sup> August 2021 compared to £20,753 in the year to 8<sup>th</sup> August 2020. The drop in income driven by the impact of the COVID pandemic. The impact has a significant impact on our donors and that in turn impacts their donations to the charity. The fund balance carried forward at 8<sup>th</sup> August 2021 is £5,801 compared to £11,023 in the year ended 8<sup>th</sup> August 2020. Deficit for the year 2020/21 is £5,222 compared to a 2019/20 deficit of £10,584. Restricted funds stood at £1,996.

### **Reserves policy**

UKJA is committed to using its resources in pursuit of its charitable objectives. It is also committed however to maintaining a level of reserves that is prudent to meeting ongoing liabilities, sufficient to ensure that all delivery commitments can be met and to protect the long-term future of UKJA's operations. UKJA's policy seeks to balance these priorities by holding a level of reserves which equate to between three and six month's expenditure of the charity (£1,000 - £4,000); unrestricted fund balance at the year-end was £3,835. The Trustees monitors the level of reserves regularly and takes appropriate action if reserves fall outside the desired range.

### **Investment policy and performance**

The Memorandum and Articles of Association provides that the organisation invests moneys not immediately required for its own purposes or upon such investments, securities, or property, as may be thought fit. At the present time, the trustees' policy is to maintain all such monies on deposits earning a market rate of interest.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution and Organisational Structure:**

The organisation is a charity incorporated organisation. It was registered as a charity on 16 May 2017. UKJA was established by Memorandum and Articles of Association which describes the objects and powers of the charitable company; it is governed under its Articles of Association. Under those Articles, the trustees are appointed at the Annual General Meeting. The members of the company are also the directors/trustees of the charitable company. The organizational structure of UKJA consists of a Board of Trustees which delegates the day to day management of the charity to Executive and Programme Directors. The Board is assisted by Advisory Committees which are chaired by the trustees. The key committees are the

Finance and the Project Development and Fundraising Committee (PDFC). The operations, projects and programmes of the charity are carried out by the Executive and Programme Directors, Project Managers and other staff. Consultants are also hired to undertake work for the charity. The consultants report to Project Managers or Programme Directors.

**Governance and Decision-Making:**

The Board of Trustees govern UKJA and meet quarterly to discuss and review strategy, planning, development, and financial matters. Day-to-day management of the organisation is delegated to the trustees. Every three years, a strategic review is undertaken, involving trustees, staff, funders, partners, beneficiaries and other stakeholders.

**Recruitment and Appointment of New Trustees:**

The trustees are elected from the members according to their knowledge, skill and experience of the themes and activities undertaken by the charity; commitment to UKJA mission, objectives and activities; and in accordance with the requirements for the governance of charities. UKJA provides information and updates about operations to the members. Board and relevant committee meetings consider and discuss matters relating to the strategic direction and focus of the charity.

**Induction and Training of new Trustees:**

New trustees receive induction training on: their legal responsibilities as charity trustees; the management and operational structure of the charity; and the key management issues, e.g. policy, personnel, finance, projects and funding matters. They are also guided on how to have optimum input and influence in the current and future development of the charity.

**Risk Management:**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of UK Jarra Association (UKJA) for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable for that year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time of the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

## APPROVAL

This report was approved by the Board of Trustees on 26th January 2021 and signed on its behalf by:

*Lamin Manjang*

.....  
Lamin Manjang – Chair

*Alhagie Sanneh*

.....  
Alhagie Sanneh – Treasurer

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2021**

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|                                                |       | Unrestricted        | Restrict            | Total               | Total                |
|------------------------------------------------|-------|---------------------|---------------------|---------------------|----------------------|
|                                                | Notes | Funds               | d Funds             | 2021                | 2020                 |
|                                                |       | £                   | £                   | £                   | £                    |
| <b><u>Income from:</u></b>                     |       |                     |                     |                     |                      |
| <b>Voluntary income</b>                        |       |                     |                     |                     |                      |
| Donations and gifts                            | 2     | 2,060               | -                   | 2,060               | 2,439                |
| Investment income                              |       | -                   | -                   | -                   | -                    |
| Income from charitable activities              | 3     | 1,501               | -                   | 1,501               | 7,730                |
| Relieving poverty and advancement of education |       |                     |                     |                     |                      |
| <b>Total Income</b>                            |       | <u>3,561</u>        | <u>-</u>            | <u>3,561</u>        | <u>10,169</u>        |
| <b><u>Expenditure on:</u></b>                  |       |                     |                     |                     |                      |
| <b>Charitable activities</b>                   |       |                     |                     |                     |                      |
| Relieving poverty and advancement of education | 4     | 3,624               | 5,159               | 8,783               | 20,753               |
| <b>Total Expenditure</b>                       |       | <u>3,624</u>        | <u>5,159</u>        | <u>8,783</u>        | <u>20,753</u>        |
| <b>Net income/(expenditure)</b>                |       | (63)                | (5,159)             | (5,222)             | (10,584)             |
| Total funds brought forward                    |       | 7,833               | 3,190               | 11,023              | 21,607               |
| Funds Transfer                                 |       | (3,935)             | 3,935               |                     |                      |
| <b>Total funds carried forward</b>             |       | <u><u>3,835</u></u> | <u><u>1,966</u></u> | <u><u>5,801</u></u> | <u><u>11,023</u></u> |

All recognised gains and losses are included in the Statement of Financial Activities.

All the charity's activities are classified as continuing.

The notes form part of these financial statements.

|                                                       |      | 2021         |                     | 2020          |                      |
|-------------------------------------------------------|------|--------------|---------------------|---------------|----------------------|
|                                                       | Note | £            | £                   | £             | £                    |
|                                                       | s    |              |                     |               |                      |
| <b>Fixed Assets</b>                                   |      |              |                     |               |                      |
| Tangible fixed assets                                 | 6    |              | 0                   |               | 390                  |
| <b>Current Assets</b>                                 |      |              |                     |               |                      |
| Debtors                                               |      | 500          |                     | 500           |                      |
| Cash at bank and in hand                              |      | 5,801        |                     | 11,023        |                      |
|                                                       |      | <u>6,301</u> |                     | <u>11,523</u> |                      |
| <b>Creditors:</b> amounts falling due within one year |      | -            |                     | -             |                      |
|                                                       |      | <u>-</u>     |                     | <u>-</u>      |                      |
| <b>Net Current Assets</b>                             |      |              | 6,301               |               | 11,523               |
| <b>Net Assets</b>                                     |      |              | <u>6,301</u>        |               | <u>11,913</u>        |
|                                                       |      |              | <u><u>6,301</u></u> |               | <u><u>11,913</u></u> |
| <b>Funds:</b>                                         |      |              |                     |               |                      |
| Restricted funds                                      | 8    |              | 4,335               |               | 3,190                |
| Unrestricted funds                                    | 8    |              | 1,996               |               | 8,723                |
|                                                       |      |              | <u>6,301</u>        |               | <u>11,913</u>        |
| <b>TOTAL FUNDS</b>                                    |      |              | <u><u>6,301</u></u> |               | <u><u>11,913</u></u> |

The financial statements were approved by the trustees and authorized for issue on 7<sup>th</sup> May 2022 and signed on its behalf by:



.....  
**Alhagie Sanneh**  
**Treasurer/Trustee**

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2021**

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**1. ACCOUNTING POLICIES**

**1.1. Basis of accounting**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The financial statements have therefore been prepared on a going concern basis.

**1.2. Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The aim and uses of the restricted funds are set out in the notes to the financial statements.

**1.3. Income**

All income is included in the Statement of Financial Activities when the charity is legally entitled to the income, there is probability of receipt and the amount can be quantified with reasonable accuracy, except as follows:

- When donors specify that income given to the charity must be used in future accounting periods, then the income is deferred to the specified period.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the preconditions for use are met.
- When donors specify that income is for a particular restricted purpose which does not amount to preconditions regarding entitlement, the income is recognized as income when receivable.

No amounts are included in the financial statements for services donated by volunteers.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2021**

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**1.4. Expenditure**

Expenditure is recognized on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates. Support costs which cannot be directly attributed to particular projects are apportioned in proportion to the direct staff cost allocated to the project. Governance costs, which form part of Support costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

**1.5. Depreciation and Tangible fixed assets**

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which in all cases is estimated at 3 years.

**1.6. Operating leases**

The charity does not have any leases.

**1.7. VAT**

The charity is not registered for VAT

**1.8. Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognized in expenditure.

**2 DONATIONS AND LEGACIES**

|                     | Unrestricted<br>funds | Restricted<br>funds | 2021<br>£ | 2020<br>£ |
|---------------------|-----------------------|---------------------|-----------|-----------|
| Donations and gifts | 2,060                 |                     | 2,060     | 2,439     |
|                     | =====                 | =====               | =====     | =====     |

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2021**

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**3 INCOME**

|                            | Unrestricted<br>funds | Restricted<br>funds | 2021<br>£    | 2020<br>£    |
|----------------------------|-----------------------|---------------------|--------------|--------------|
| Fundraising Activities     | 160                   | -                   | 160          | 3,707        |
| Educate Jarra              | -                     | -                   | -            | 2,117        |
| Special Charitable Appeals | 1,341                 | -                   | 1,341        | 1,906        |
|                            | <u>1,501</u>          | <u>-</u>            | <u>1,501</u> | <u>7,730</u> |

**4 EXPENDITURES**

|                            | Unrestric<br>ted<br>funds | Restrict<br>ed funds | 2021         | 2020          |
|----------------------------|---------------------------|----------------------|--------------|---------------|
|                            | £                         | £                    | £            | £             |
| Administration             | 236                       | -                    | 236          | 968           |
| Donations to Organizations | -                         | -                    | -            | 281           |
| Educate Jarra              |                           | 5,159                | 5,159        | 12,724        |
| Fundraising expenses       | -                         | -                    | -            | 2,150         |
| Special Appeals            | 2,000                     | -                    | 2,000        | 3,264         |
| Transportation & Freight   | 1,088                     | -                    | 1,088        | 867           |
| Welfare                    | <u>300</u>                | <u>-</u>             | <u>300</u>   | <u>500</u>    |
| <b>Total</b>               | <u>3,624</u>              | <u>5,159</u>         | <u>8,783</u> | <u>20,753</u> |

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2021**

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**5. TRUSTEES**

During the year, no Trustee received any remuneration (2020-Nil).  
During the year, no Trustees received any benefits in kind (2020-Nil).  
During the year, no Trustees received any reimbursement of expenses (2020-Nil).

**6. TANGIBLE FIXED ASSETS**

|                                | <b>Fixtures &amp;<br/>Equipmnt<br/>£</b> | <b>Total<br/>£</b> |
|--------------------------------|------------------------------------------|--------------------|
| <b>Cost</b>                    |                                          |                    |
| Cost brought forward           | 3,297                                    | 3,297              |
| Additions this year            | -                                        | -                  |
|                                | <hr/>                                    | <hr/>              |
| Total Cost                     | 3,297                                    | 3,297              |
|                                | <hr/> <hr/>                              | <hr/> <hr/>        |
| <b>Depreciation</b>            |                                          |                    |
| At 8 <sup>th</sup> August 2020 | 2,907                                    | 2,907              |
| Charge for the year            | 390                                      | 390                |
|                                | <hr/>                                    | <hr/>              |
| At 8 <sup>th</sup> August 2021 | 3,297                                    | 3,297              |
|                                | <hr/>                                    | <hr/>              |
| <b>Net Book Value</b>          |                                          |                    |
| At 8 <sup>th</sup> August 2020 | 390                                      | 390                |
|                                | <hr/> <hr/>                              | <hr/> <hr/>        |
| At 8 <sup>th</sup> August 2021 | 0                                        | 0                  |
|                                | <hr/> <hr/>                              | <hr/> <hr/>        |

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2021**

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**7. TAXATION**

The charity is not liable to tax on its charitable grants, donations or fee income earned in the course of its charitable activities, so long as the income is applied for the purposes of its charitable aims.

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# Accounts

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**United Kingdom Jarra Association**

**Annual Report 2019 to 2020**

**Charity Number: 1173058**

**[www.ukja.org](http://www.ukja.org)**

**Registered address:  
35 Golden Eagle Gardens  
Birmingham  
B23 5GY**

## Introduction

The United Kingdom Jarra Association (UKJA) was formed and inaugurated in August 2015 in Reading, in the United Kingdom (UK) by a group of Gambians of Jarra origin resident in the UK aimed fostering unity amongst indigenes of Jarra living in the UK. They also committed to support development initiatives in Jarra, a region found in the Lower River Region of The Gambia.

The association identified three core areas of intervention: education, health, and poverty relief. These areas were carefully selected based on the outcome of a thorough needs assessment conducted by the association in consultation with local leaders in the UK and in The Gambia.

Ever since, the Association has grown to become reputable in both the UK and The Gambia. To ensure that it is sustainable, effective, and legal, it was transformed into a charitable entity and registered into the UK charity register May 2017.

This report presents the status of the Charity, including its achievements and constraints covering the period August 2019 to August 2020 and our way forward. We begin with education, to be followed by health and poverty relief.

## 1.0: Education

The UKJA have this component at its core because of its crucial role in securing economic, social, and technological progress as well as improving income distribution in society. Education enriches people's understanding of themselves, their community, and the world. It raises people's productivity and creativity and promotes entrepreneurship and technological advances. This intervention will help achieve national goals because no country can achieve sustainable economic development without substantial investment in its human capital. It is on this basis that the charity dedicated its intervention efforts to securing STEM education in Jarra to help develop future scientists and engineers as they are fundamental factors of development.

### 1.1: Science and IT laboratory facilities

Previous years have registered great success through the charity's intervention around science and Information Technology by constructing and equipping a laboratory at Soma Upper and Senior Secondary School. The charity is no longer subsidising the monthly remuneration of the IT tutor. The following results has been achieved thus far:

- 620 students have now acquired basic IT skills as well as access to an IT lab for pedagogic purposes.
- Increased number of students doing science subjects from 3 to 13 (9 girls and 4 boys). These students can now carry out science practical experiments in a well-equipped science lab.
- Improved students' performances in the last West African Senior Secondary School Examinations (WASSCE)

In addition to the above, the charity also secured computers and laptops from the Turing Trust and donated them as below during the period under review.

- Tahir Senior Secondary School: 10 computers and 5 laptops

- Bureng Senior Secondary School: 15 computers and 5 laptops
- Jappineh Lower and Basic Cycle: 5 laptops
- Jappineh Youth Centre through the Mansakonko Area Council: 10 computers
- Mansakonko Area Council: 4 laptops





### 1.2: Scholarship:

The three (3) outstanding students benefited from the UKJA scholarship worth £100.00 per student. This covers exercise books, textbooks, and relevant learning materials. These students who are all majoring in Science will be sponsored through their secondary and university education.

### 1.3: Construction of a multipurpose IT and Science laboratory unit at Bureng Senior Secondary School in The Gambia:

Following the completion of the construction work, securing the materials for installation was stalled due to the Covid-19 pandemic. However, work has resumed and will be completed in 2021.

This project will increase the uptake of STEM related subjects by students in Bureng and surrounding communities from 0% to 20% by 2022. It will also provide its students the opportunity to acquire basic IT skills crucial to learning and future job opportunities especially in the increasingly ICT world we live in.

The science lab will also enable students to conduct practical science experiments at the school. The project will fundamentally increase student retention from 60% to 90% by end of 2022 thus reducing the number of students migrating to urban areas in pursuit of secondary education by 30%.

Another key expected outcome is increased number of students achieving university entry requirements to pursue relevant courses in science and technology.

## 2.0: Health

The charity proactively engaged in the fight against the Covid-19 public health emergency within the health component as well as poverty relief.

Following the from the UK Government and its March 2020 guidelines on the Covid-19 and their identification that workers should only leave their home when travelling to and from work ***"but only where this absolutely cannot be done from home"***. This lockdown directive only permitted essential workers to travel to work because their work cannot be done from home or carryout shopping for food and return to the home.

The charity made a twin approach to deliver this component both in the health and poverty relief as below.

### 3.0: Poverty Relief

As indicated above, the charity delivered poverty relief as follows.

#### 3.1 Value added Services.

In March 2020, the Welfare team identified a package of measures in solidarity to help those affected including those in the UK during these unprecedented times. The Chairman expressed his desire for *"no Jarranka to be left out during this time"*. He instructed that anyone severely affected and in need of support to contact the Welfare team.

LSS Legal are a team of specialised UK Immigration Lawyers who proudly offered dedicated, professional, and high-quality advice for any immigration issue. They offered the membership **FREE Consultation** to talk to one of their experts who will explain to them their options for an informed decision towards your desired outcome. You can check on service options on our website <https://www.lsslegal.co.uk/our-services> for more details.

Sanneson Associates pledged to offer Free Service to the self-employed who may need to access government grants.

Jawara Saidykhan and Chairman Lamin Manjang offered free advice and support on matters relating to Health & social care concerns.

#### 3.2 Donation to Mansakonko Area Council

The charity consulted local authorities and stakeholders in the Lower River Region on their plans to combat the rapid expansion of the virus in Jarra. The charity chose the Area Council mainly because they were ahead in the sensitisation process. They had put in place hand washing units at various points in Jarra and beyond. The Area Council requested some support in the provision extra hand washing stations and public sensitisation, in addition to their efforts.

The charity donated GMD25,000 to the Council towards the provision of hand washing units to be distributed in various locations in Jarra. The Gambia Chapter Committee Members handed over the units to the Council in March 2020 and assisted with the delivery process to the communities.

The charity donated One hundred and fifty thousand Gambian Dalasis (GMD 150,000.00) to the Mansakonko Area Council to help its resources mobilise drive to avert widespread food shortage and hunger in region brought about by impact of Covid-19.

As the initiative was non-political, the trustees endorsed it and encouraged its membership to donate generously as it was aimed at helping the needy and the vulnerable who were adversely affected by the lock down. There was also the additional worry of the 2020 Ramadhan and the rainy season.

At the time, Chairman Landing Sanneh commented that their "Council tax revenue is very limited but despite that we pledged close to quarter of a million Dalasis to help the needy. This will not be enough, hence the task force to seek support both in and outside The Gambia. Our intention is to ensure that people from LRR lead this process by making donations ourselves and then have the rest of you complement our efforts. Please donate generously to help really the needy and vulnerable people."

Details of this fundraising were contained in this link:

[https://www.gofundme.com/f/mansakonko-area-council-covid19-food-relief?utm\\_source=customer&utm\\_medium=copy\\_link&utm\\_campaign=m\\_pd+share-sheet](https://www.gofundme.com/f/mansakonko-area-council-covid19-food-relief?utm_source=customer&utm_medium=copy_link&utm_campaign=m_pd+share-sheet)







#### 4.0: Human Capital

We have a membership base of over 149. Out of this number, we have 50 who pay in their charitable donations to the Association. The charity will explore innovative methods of engaging its membership and sympathisers in our best interest. The charity is blessed with talents who are its asset.

#### 5.0: Resources Mobilisation

A lot of water has passed under the bridge over the years. The charity had successfully engaged its members who individually fund projects on its behalf.

The charity secured from Lymington hospital various medical items and were donated to Soma general hospital and elsewhere in the Lower River Region of The Gambia.

The charity also secured donations of the below from the University of St Andrews during the year under review. These were received through the involvement of Mr Sheriffo Ceesay.

1. 80 Shuttle PC
2. 19 - 21" LCD monitor
3. 100 C13 3-pin power cables (for PCS and monitors)
4. 40 USB keyboard
5. 35 USB mouse
6. 35 DVI cable



The charity will make efforts to re-engage Lymington Hospital for assistance when the current Covid-19 pandemic ceases.

## 6.0: Constraints

One of the major constraints facing the charity is adequate funding. This has impacted on the amount of funds that could be raised to complete the Bureng project and commence Jappineh.

## 7.0: Challenges and Recommendations

As most charitable organizations, UKJA is mainly reliant on donations from its members and other charitable organizations in pursuit of its charitable goals. Therefore, expanding and sustaining its development activities is a huge challenge. This is because most of the projects currently being implemented are highly capital-intensive including cost of equipment and their maintenance. The Association should therefore explore alternative ways of generating funds both in the UK and The Gambia.

The membership base should also be expanded by getting more people and organizations to sign up as members. This will help in increasing funds derived from membership contributions.

Furthermore, funding for our major projects will continue to be a challenge so ergo the association should explore alternative fundraising strategies by organizing annual fundraising shows both in the UK and The Gambia. Specific dates of the year should be earmarked for this. Also, to seek support from other higher institutions of learning and organisations in the UK and other parts of the world to provide scholarships to the UKJA sponsored students to pursue university degrees in engineering, medicine and computer science should be considered.

### Implementation:

### Education

| Activity/Project                                                    | Expected Output                                                                                                                                                                                    | Period                 | Resources                                                                                        |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------------------------------------------------------------------------------------|
| Multipurpose Science and IT lab for Bureng                          | Fully functional multi-purpose science and IT lab at Bureng                                                                                                                                        | April to November 2019 | Computers, solar panels, furniture, internet facility, IT technician, Science lab technician etc |
| IT Lab for Jappineh                                                 | Fully functional IT lab at Jappineh Upper Basic School                                                                                                                                             | July 2019 to May 2020  | Computers, solar panels, furniture,                                                              |
| Scholarship fund                                                    | 6 Students sponsored through secondary education                                                                                                                                                   | September 2019         | Finance                                                                                          |
| Organise an Easter Camp for children aged 10 to 14 years in the UK. | One-week capacity building program completed with the aim of assisting students in Maths, Science, English and IT. Other programs such as leadership skills and career advice to be also included. | April 2020             | Finance, laptops, resource persons, logistics, etc                                               |

## **Health**

| <b>Activity/Project</b>   | <b>Expected Output</b>                                                                                    | <b>Period</b>                  | <b>Resources</b>                                               |
|---------------------------|-----------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------|
| Medical outreach programs | Take 3 Doctors and 4 nurses to Jarra for a two-week period to offer free medical diagnosis and treatments |                                | Medicines, accommodations, human resources, finance, logistics |
| Medical supplies          | Donate essential medical equipment to 3 health facilities                                                 | December 2019 to February 2020 | Essential drugs, sanitary pads,                                |

## **Poverty Relief**

| <b>Activity/Project</b>                                                     | <b>Expected Output</b>                                                                              | <b>Period</b>             | <b>Resources</b>             |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------|------------------------------|
| Grants to needy individuals and deserving organisations                     | Financial support provided to three (3) needy individuals and five (5) deserving organizations      | May 2019 to May 2020      | Financial resources          |
| Organise fundraising activities in the UK and The Gambia                    | 2 x fundraising activities conducted by July 2019 and February 2020 respectively raising £6,000.00. | UK – July<br>Gambia - TBC | Finance, logistics           |
| Engage and support productive activities to create jobs and relief poverty. | Agri-economics ventures – Gardens, poultry farming, sheep fattening, charity shops etc              | TBC                       | Land<br>Finance<br>Logistics |

## **Way Forward:**

The charity has achieved significantly over the years. It has successfully attained charitable status in the UK; implemented educational, health, and poverty relief programmes both in the UK and The Gambia. We will continue to build on these successes for the future.

Alongside implementing the action plan, the focus of the Secretariat is a continuation of the restructuring of the charity through the following:

1. In consultation with local authorities both in the UK and The Gambia to with an aim to secure a functional Administrative Secretariats.
  - i. Informal contacts have been made with some community leaders within the Greenwich Borough to secure a hot desk, with a view to a permanent future secretariat to steer the charity in the UK, and
  - ii. Local authorities of the Mansakonko Area Council have been engaged in this regard to securing a permanent land in Jarra. This will help coordinate the charity's activities in the country.

2. Recruiting volunteers who will be responsible for the day-to-day administration of the UKJA. Where possible, allowances will be created for them. This will make the charity more open and inclusive to serving the public.
3. These will help separate the Trustees and administrators of the charity.

### **Conclusion:**

This report presented the charity's report during the period August 2019 to August 2020. During this period, our success is hugely attributed to our membership and sympathisers who are always a phone call away from generously donating towards our projects. To this, we register our heartfelt gratitude to them all. Their magnanimity is second to none.

## **FINANCIAL REVIEW**

The accounts declared in this report have been prepared in accordance with Statement of Recommended Practice: Accounting for Charities (SORP 2015) and with relevant companies and charities legislation and regulations. The Statement of Financial Activities shows UKJA's income from all sources and how this was expended, and the split of activity between restricted and unrestricted funds.

The charity's income was £10,169 for the year ended 8<sup>th</sup> August 2020 compared to £30,014 in the year ended 8<sup>th</sup> August 2019. The total expenditure amounted to £20,753 for the year ended 8<sup>th</sup> August 2020 compared to £42,192 in the year to 8<sup>th</sup> August 2019. The drop in income driven by the impact of the COVID pandemic. The impact has a significant impact on our donors and that in turn impacts their donations to the charity. The fund balance carried forward at 8<sup>th</sup> August 2020 is £11,023 compared to £21,607 in the year ended 8<sup>th</sup> August 2019. Deficit for the year 2019/20 is £10,584 compared to a 2019/19 deficit of £19,286. Restricted funds stood at £3,190.

### **Reserves policy**

UKJA is committed to using its resources in pursuit of its charitable objectives. It is also committed however to maintaining a level of reserves that is prudent to meeting ongoing liabilities, sufficient to ensure that all delivery commitments can be met and to protect the long-term future of UKJA's operations. UKJA's policy seeks to balance these priorities by holding a level of reserves which equate to between three and six month's expenditure of the charity (£1,000 - £4,000); unrestricted fund balance at the year-end was £7,833. The Trustees monitors the level of reserves regularly and takes appropriate action if reserves fall outside the desired range.

### **Investment policy and performance**

The Memorandum and Articles of Association provides that the organisation invests moneys not immediately required for its own purposes or upon such investments, securities, or property, as may be thought fit. At the present time, the trustees' policy is to maintain all such monies on deposits earning a market rate of interest.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution and Organisational Structure:**

The organisation is a charity incorporated organisation. It was registered as a charity on 16 May 2017. UKJA was established by Memorandum and Articles of Association which describes the objects and powers of the charitable company; it is governed under its Articles of Association. Under those Articles, the trustees are appointed at the Annual General Meeting. The members of the company are also the directors/trustees of the charitable company. The organizational structure of UKJA consists of a Board of Trustees which delegates the day to day management of the charity to Executive and Programme Directors. The Board is assisted by Advisory Committees which are chaired by the trustees. The key committees are the Finance and the Project Development and Fundraising Committee (PDFC). The operations, projects and programmes of the charity are carried out by the Executive and Programme

Directors, Project Managers and other staff. Consultants are also hired to undertake work for the charity. The consultants report to Project Managers or Programme Directors.

**Governance and Decision-Making:**

The Board of Trustees govern UKJA and meet quarterly to discuss and review strategy, planning, development, and financial matters. Day-to-day management of the organisation is delegated to the trustees. Every three years, a strategic review is undertaken, involving trustees, staff, funders, partners, beneficiaries and other stakeholders.

**Recruitment and Appointment of New Trustees:**

The trustees are elected from the members according to their knowledge, skill and experience of the themes and activities undertaken by the charity; commitment to UKJA mission, objectives and activities; and in accordance with the requirements for the governance of charities. UKJA provides information and updates about operations to the members. Board and relevant committee meetings consider and discuss matters relating to the strategic direction and focus of the charity.

**Induction and Training of new Trustees:**

New trustees receive induction training on: their legal responsibilities as charity trustees; the management and operational structure of the charity; and the key management issues, e.g. policy, personnel, finance, projects and funding matters. They are also guided on how to have optimum input and influence in the current and future development of the charity.

**Risk Management:**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of UK Jarra Association (UKJA) for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable for that year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time of the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

## APPROVAL

This report was approved by the Board of Trustees on 26th January 2021 and signed on its behalf by:



.....  
Lamin Manjang – Chair



.....  
Alhagie Sanneh – Treasurer

**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2020**

|                                                |       | Unrestricted        | Restrict            | Total                | Total                |
|------------------------------------------------|-------|---------------------|---------------------|----------------------|----------------------|
|                                                | Notes | Funds               | d Funds             | 2020                 | 2019                 |
|                                                |       | £                   | £                   | £                    | £                    |
| <b><u>Income from:</u></b>                     |       |                     |                     |                      |                      |
| <b>Voluntary income</b>                        |       |                     |                     |                      |                      |
| Donations and gifts                            | 2     | 2,439               | -                   | 2,439                | 30,014               |
| Investment income                              |       | -                   | -                   | -                    | -                    |
| Income from charitable activities              | 3     | 5,613               | 2,117               | 7,730                |                      |
| Relieving poverty and advancement of education |       |                     |                     |                      |                      |
| <b>Total Income</b>                            |       | <u>8,052</u>        | <u>2,117</u>        | <u>10,169</u>        | <u>30,014</u>        |
| <b><u>Expenditure on:</u></b>                  |       |                     |                     |                      |                      |
| <b>Charitable activities</b>                   |       |                     |                     |                      |                      |
| Relieving poverty and advancement of education | 4     | 8,029               | 12,724              | 20,753               | 42,192               |
| <b>Total Expenditure</b>                       |       | <u>8,029</u>        | <u>12,724</u>       | <u>20,753</u>        | <u>42,192</u>        |
| <b>Net income/(expenditure)</b>                |       | 23                  | (10,607)            | (10,584)             | (12,178)             |
| Total funds brought forward                    |       | 17,810              | 3,797               | 21,607               | 33,785               |
| Funds Transfer                                 |       | (10,000)            | 10,000              |                      |                      |
| <b>Total funds carried forward</b>             |       | <u><u>7,833</u></u> | <u><u>3,190</u></u> | <u><u>11,023</u></u> | <u><u>21,607</u></u> |

All recognised gains and losses are included in the Statement of Financial Activities.

All the charity's activities are classified as continuing.

The notes form part of these financial statements.

|                                                       |      | 2020          |               | 2019          |               |
|-------------------------------------------------------|------|---------------|---------------|---------------|---------------|
|                                                       | Note | £             | £             | £             | £             |
|                                                       | s    |               |               |               |               |
| <b>Fixed Assets</b>                                   |      |               |               |               |               |
| Tangible fixed assets                                 | 6    |               | 390           |               | 1,335         |
| <b>Current Assets</b>                                 |      |               |               |               |               |
| Debtors                                               |      | 500           |               | 500           |               |
| Cash at bank and in hand                              |      | 11,023        |               | 21,607        |               |
|                                                       |      | <u>11,523</u> |               | <u>22,107</u> |               |
| <b>Creditors:</b> amounts falling due within one year |      | -             |               | -             |               |
|                                                       |      | <u>-</u>      |               | <u>-</u>      |               |
| <b>Net Current Assets</b>                             |      |               | 11,523        |               | 22,107        |
| <b>Net Assets</b>                                     |      |               | <u>11,913</u> |               | <u>23,443</u> |
| <b>Funds:</b>                                         |      |               |               |               |               |
| Restricted funds                                      | 8    |               | 3,190         |               | 3,797         |
| Unrestricted funds                                    | 8    |               | 8,723         |               | 20,145        |
| <b>TOTAL FUNDS</b>                                    |      |               | <u>11,913</u> |               | <u>23,443</u> |

The financial statements were approved by the trustees and authorized for issue on 26<sup>th</sup> January 2021 and signed on its behalf by:



.....  
**Alhagie Sanneh**  
**Treasurer/Trustee**

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2020**

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## **1. ACCOUNTING POLICIES**

### **1.1. Basis of accounting**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The financial statements have therefore been prepared on a going concern basis.

### **1.2. Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The aim and uses of the restricted funds are set out in the notes to the financial statements.

### **1.3. Income**

All income is included in the Statement of Financial Activities when the charity is legally entitled to the income, there is probability of receipt and the amount can be quantified with reasonable accuracy, except as follows:

- When donors specify that income given to the charity must be used in future accounting periods, then the income is deferred to the specified period.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the preconditions for use are met.
- When donors specify that income is for a particular restricted purpose which does not amount to preconditions regarding entitlement, the income is recognized as income when receivable.

No amounts are included in the financial statements for services donated by volunteers.

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**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
For the year ended 8<sup>th</sup> August 2020**

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**1.4. Expenditure**

Expenditure is recognized on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates. Support costs which cannot be directly attributed to particular projects are apportioned in proportion to the direct staff cost allocated to the project. Governance costs, which form part of Support costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

**1.5. Depreciation and Tangible fixed assets**

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which in all cases is estimated at 3 years.

**1.6. Operating leases**

The charity does not have any leases.

**1.7. VAT**

The charity is not registered for VAT

**1.8. Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognized in expenditure.

**2 DONATIONS AND LEGACIES**

|                     | Unrestricted<br>funds | Restricted<br>funds | 2020<br>£ | 2019<br>£ |
|---------------------|-----------------------|---------------------|-----------|-----------|
| Donations and gifts | 2,439                 |                     | 2,439     | 3,696     |
|                     | =====                 | =====               | =====     | =====     |

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2020**

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**3 INCOME**

|                            | Unrestricted<br>funds | Restricted<br>funds | 2020<br>£    | 2019<br>£     |
|----------------------------|-----------------------|---------------------|--------------|---------------|
| Fundraising Activities     | 3,707                 | 0                   | 3,707        | 8,491         |
| Health For Jarra           | -                     | -                   | -            | 650           |
| Educate Jarra              | -                     | 2,117               | 2,117        | 16,783        |
| Special Charitable Appeals | 1,906                 | -                   | 1,906        | 395           |
|                            | <u>5,613</u>          | <u>2,117</u>        | <u>7,730</u> | <u>26,319</u> |

**4 EXPENDITURES**

|                            | Unrestric<br>ted<br>funds<br>£ | Restrict<br>ed funds<br>£ | 2020<br>£ | 2019<br>£ |
|----------------------------|--------------------------------|---------------------------|-----------|-----------|
| Administration             | 968                            | -                         | 968       | 581       |
| Donations to Organizations | 281                            | -                         | 281       | 560       |
| Educate Jarra              |                                | 12,724                    | 12,724    | 14,538    |
| Fundraising expenses       | 2,150                          | -                         | 2,150     | 6,516     |
| Health For Jarra           | -                              | -                         | -         | 15,903    |
| Meetings Cost              | -                              | -                         | -         | -         |
| Special Appeals            | 3,263                          | -                         | 3,264     | 2,050     |

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2020**

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|                          |                     |                      |                      |                      |
|--------------------------|---------------------|----------------------|----------------------|----------------------|
| Transportation & Freight | 867                 | -                    | 867                  | 1,043                |
| Welfare                  | <u>500</u>          | <u>-</u>             | <u>500</u>           | <u>1,000</u>         |
| <b>Total</b>             | <u><u>8,029</u></u> | <u><u>12,724</u></u> | <u><u>20,753</u></u> | <u><u>42,192</u></u> |

## 5. TRUSTEES

During the year, no Trustee received any remuneration (2020-Nil).

During the year, no Trustees received any benefits in kind (2020-Nil).

During the year, no Trustees received any reimbursement of expenses (2020-Nil).

## 6. TANGIBLE FIXED ASSETS

|                                | <b>Fixtures &amp;<br/>Equipment<br/>£</b> | <b>Total<br/>£</b> |
|--------------------------------|-------------------------------------------|--------------------|
| <b>Cost</b>                    |                                           |                    |
| Cost brought forward           | 3,297                                     | 3,297              |
| Additions this year            | -                                         |                    |
|                                | <u>3,297</u>                              | <u>3,297</u>       |
| <b>Depreciation</b>            |                                           |                    |
| At 8 <sup>th</sup> August 2019 | 1,961                                     | 1,961              |
| Charge for the year            | 946                                       | 946                |

**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**For the year ended 8<sup>th</sup> August 2020**

|                                |       |       |
|--------------------------------|-------|-------|
| At 8 <sup>th</sup> August 2020 | 2,907 | 2,907 |
| <b>Net Book Value</b>          |       |       |
| At 8 <sup>th</sup> August 2019 | 1,335 | 1,335 |
| At 8 <sup>th</sup> August 2020 | 390   | 390   |

**7. TAXATION**

The charity is not liable to tax on its charitable grants, donations or fee income earned in the course of its charitable activities, so long as the income is applied for the purposes of its charitable aims.

**8. ANALYSIS OF MOVEMENTS IN FUNDS**

| <b>Unrestricted Funds</b>  | <b>At<br/>August<br/>2019<br/>£</b> | <b>Income<br/>£</b> | <b>Expenditure<br/>£</b> | <b>Transfers<br/>£</b> | <b>At<br/>August<br/>2020<br/>£</b> |
|----------------------------|-------------------------------------|---------------------|--------------------------|------------------------|-------------------------------------|
| Member Donations           | 3,690                               | 2,439               | (2,615)                  | (1,569)                | 1,945                               |
| Fund Raising Activities    | 13,725                              | 3,707               | (2,150)                  | (10,000)               | 5,282                               |
| Special Charitable appeals | 395                                 | 1,300               | (3,264)                  | 1,569                  | 0                                   |
| Others                     | -                                   | 606                 | -                        |                        | 606                                 |
| Debtors                    | 500                                 | -                   | -                        |                        | 500                                 |
| Assets                     | 1,335                               | -                   | (945)                    |                        | 390                                 |
|                            | 19,645                              | 8,052               | (7,929)                  | (10,000)               | 8,723                               |

| <b>Restricted Funds</b> | <b>At<br/>August<br/>2019<br/>£</b> | <b>Income<br/>£</b> | <b>Expenditure<br/>£</b> | <b>Transfers<br/>£</b> | <b>At<br/>August<br/>2020<br/>£</b> |
|-------------------------|-------------------------------------|---------------------|--------------------------|------------------------|-------------------------------------|
| Educate Jarra           | 3,797                               | 2,117               | (12,724)                 | 10,000                 | 3,190                               |
| Health For Jarra        | -                                   | -                   | -                        | -                      | -                                   |
|                         | 3,797                               | 2,117               | (12,724)                 | 10,000                 | 3,190                               |