



**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

















## **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*

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Bamba Mass – Chairman

*Lamin Saidykhan*

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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*

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**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  
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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 funds</b>	<b>Restricted 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 funds</b>	<b>Restricted 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 ted funds	Restrict 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  
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For the year ended 8<sup>th</sup> August 2023**

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**6. TANGIBLE FIXED ASSETS**

	<b>Fixtures &amp; 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	-
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At 8 <sup>th</sup> August 2023	-
	<hr/>
<b>Net Book Value</b>	
At 8 <sup>th</sup> August 2023	0
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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.