



**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**

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 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.

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 £7,375. 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 Organisational 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.

## **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.
- 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 17 May 2025 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 August 2024**

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		Unrestricted	Restricted	Total	Total
	Notes	Funds £	Funds £	2024 £	2023 £
<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*

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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 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 ricted funds	Restric ted funds	2024	2023
	£	£	£	£
Administration	328	-	328	280
Educate Jarra	297	-	297	-
Special Appeals	5,544	-	5,544	2,687
Transportation & 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; 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
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**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.