



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 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.

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 19th April 2026 and signed on its behalf by:

Bamba Mass

.....
Bamba Mass – Chairman

Lamin Saidykhan

.....
Lamin Saidykhan – Treasurer

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

		Unrestricted	Restrict	Total	Total
	Notes	Funds	d Funds	2025	2024
		£	£	£	£
<u>Income from:</u>					
Voluntary income					
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					
Total Income		<u>2,455</u>	<u>-</u>	<u>2,455</u>	<u>7,667</u>
<u>Expenditure on:</u>					
Charitable activities					
Administrative Expenditure	4	591	-	591	7,296
Total Expenditure		<u>591</u>	<u>-</u>	<u>591</u>	<u>7,296</u>
Net income/(expenditure)		<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
Total funds carried forward		<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.

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

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

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

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.

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

- **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.

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

2 DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	2025	2024
			£	£
Donations and gifts	2,455		2,455	7,427
	=====	=====	=====	=====

3 INCOME

	Unrestricted funds	Restricted funds	2025	2024
			£	£
Fundraising Activities	-	-	-	2,933
Special Charitable Appeals	-	-	-	1,994
	=====	=====	=====	=====
	-	-	4,927	1,345
	=====	=====	=====	=====

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

4 EXPENDITURES

	Unrestric ted funds	Restrict ed funds	2025	2024
	£	£	£	£
Administration	591	-	591	328
Educate Jarra	-	-	-	297
Special Appeals	-	-	-	5,544
Transportation & Freight	-	-	-	-
Welfare	-	-	-	-
Total	<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.

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

6. TANGIBLE FIXED ASSETS

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