

**St. Joseph's African Aid**  
(Registered Charity No. 1087768)

**Financial Statements and Trustees'  
Report**

**Year Ended 31 May 2018**

**St Joseph's African Aid**  
Registered Charity No 1087768

**Financial Statements and Trustees' Report  
for the Year Ended 31 May 2018**

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# St Joseph's African Aid (Registered Charity No 1087768)

## Receipts and Payments Account for the Year Ended 31 May 2018

Receipts £	Year to 31 May 2018						
	Restricted Funds (Income)					Unrestricted Funds	Total Funds
	Schools	Teachers	Water	Scholasticate	Total		
	Donations, legacies and grants	12,664	10,725	3,000	47,000	73,389	16,495
Gift Aid Tax reclaimed	3,278	1,766	-	-	5,044	2,866	7,910
Bank interest	-	-	-	-	-	137	137
Total receipts	15,942	12,491	3,000	47,000	78,433	19,498	97,931

Year 2017	41,355
	14,503
	874
	56,732

## Payments

Grants for Charitable Purposes	-12,843	-14,223	-1,050	-47,000	-75,116	-64,659	-139,775
Operating expenses (incl Newsletter)	-	-	-	-	0	-1,505	-1,505
Professional Fees	-	-	-	-	0	-700	-700
Bank charges	-	-	-	-	0	232	232
<b>Total payments</b>	<b>-12,843</b>	<b>-14,223</b>	<b>-1,050</b>	<b>-47,000</b>	<b>-75,116</b>	<b>-66,632</b>	<b>-141,748</b>

-151,562
-1,120
-700
-180
-153,562

## Net Receipts less Payments for the Year

Cash balances - start year	3,099	-1,732	1,950	0	3,317	-47,134	-43,817
<b>Cash balances - end year</b>	<b>11,764</b>	<b>13,327</b>	<b>50</b>	<b>0</b>	<b>25,141</b>	<b>132,618</b>	<b>157,759</b>

-96,830
254,589
157,759

## Statement of Assets and Liabilities

Statement of Assets and Liabilities							
At 31 May 2018							
	Schools	Teachers	Water	Scholasticate	Restricted Total	Unrestricted	Total
Cash balances	14,863	11,595	2,000	-	28,458	85,484	113,942
Debtors	-	-	-	-	0	0	0
Creditor for professional fees	-	-	-	-	0	-700	-700
Net Assets at end year	14,863	11,595	2,000	-	28,458	84,784	113,242
					</		

31 May 2017	Total
157,759	0
-700	-700
157,059	

Approved on 18 January 2019 by the Trustees and signed on their behalf by:

R D Hamilton  
Chairman & Trustee

N N Twist  
Finance Director & Trustee

N N Twist

Note: These Financial Statements should be read in conjunction with the accompanying Trustees' Report

**St Joseph's African Aid (Registered Charity No 1087768)**

**Independent Examiner's Report on the Accounts**

**Report to the trustees of St Joseph's African Aid  
on the accounts for the year ended 31 May 2018**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Charities Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. We would like to point out that these accounts are based on the information provided by the Charity. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

*Sethi & Co.*

Date

*4/2/19.*

Anjani Boparai  
Sethi & Co.  
Chartered Certified Accountants  
59-60 Thames Street  
Windsor SL4 1TX



## **ST JOSEPH'S AFRICAN AID**

Charity Commission Registered Number 1087768

Registered address: 131 Horton Road, Staines, Middlesex TW19 6AF

### **TRUSTEES' ANNUAL REPORT**

**Financial Year: 1 June 2017 – 31 May 2018**

#### **Structure, governance and management**

St Joseph's African Aid (SJAA) is a registered charity established by a Trust Deed dated 9 July 2001.

The trustees who held office since 1 June 2017 are:

Dr Joan O Davies  
Rev Robert D Hamilton  
Rev Jacob Beya Kadumbu  
Mr Martin Knops  
Rev J Richard Lear  
Mr Denzil Mascarenhas (appointed 18 January 2019)  
Mrs Ann P Murphy  
Rev Michael Powell  
Mrs Samantha H Turner  
Mr Neil N Twist

The Trust Deed provides that there shall be at least four trustees. New trustees are appointed by the existing trustees. In selecting persons to be appointed as new trustees, the existing trustees take into account the benefits of appointing a person who through residence, occupation, employment or otherwise has special knowledge of the area of benefit or who is otherwise able by virtue of his or her personal or professional qualifications to make a contribution to the pursuit of the objects or the management of SJAA. In line with this policy, Denzil Mascarenhas was appointed a trustee on 18 January 2019 and brings with him considerable business experience and knowledge of logistics.

Robert Hamilton was elected Chairman for 2018. Michael Powell is the Project Director; Neil Twist is the Finance Director.

The trustee board normally meets three times a year and this was the case in the year under review.

The day to day business of managing SJAA is delegated to an Executive Committee consisting of the Chairman, the Project Director, and the Finance Director. They communicate frequently.

All trustees give of their time voluntarily and receive no remuneration for their services. SJAA has no employees.

A review of the charity's financial controls was carried out by the trustees during the period and it was concluded that the appropriate procedures were all in place.

### **Objectives and activities**

SJAA's Trust Deed sets out that its principal objectives are the relief of poverty, sickness and distress, and the advancement of education, in Africa. There has been no change to the objectives of SJAA as stated in the original 2001 Trust Deed.

SJAA operates by making grants for the furtherance of its objectives. Its aid is directed towards the support of schools and other community projects in the Democratic Republic of the Congo (DRC), the Cameroon and in Gabon.

SJAA works closely with the Josephites, a Roman Catholic order of religious founded in Belgium in 1817, who established schools and missions in the DRC (formerly known as the Belgian Congo and subsequently Zaire) and elsewhere in Africa. The Josephites remain active in these countries and provide the local presence through which the projects funded by SJAA are managed and implemented.

Suitable projects for grant-aiding are identified by both the trustees and by the local Josephite communities and their contacts. Projects are assessed according to the criteria of the benefits they would bring to their communities, their cost effectiveness and the likelihood of a successful implementation.

Grants are approved by resolution of all the trustees of SJAA. Authority to approve projects up to £1,000 has been delegated to the Executive Committee.

The trustees confirm that they have complied with their duty to have regard to the guidance on public benefit published by the Charities Commission.

### **Achievements**

#### *Education in the Democratic Republic of the Congo (DRC)*

Supporting education has been one of SJAA's key aims since its inception and most of the funds it has disbursed have been for this purpose. This has taken the form of grants for school buildings, supplementing teachers' low Government-financed salaries, and providing basic equipment for the schools such as desks and educational materials. We are active in a region of the south-west of the DRC known as the Kasai where we support 8 schools in Ilebo, Domiongo and Bulongo which together educate over 3,000 pupils of whom about half are girls.

As we have done for many years now, this year we again supported teachers in these schools by augmenting their low salaries, and by providing funds for the purchase of educational resources such as books and other classroom resources. The money to do this comes largely from donations generously given from their salaries by staff at St George's College and its Junior School, from fundraising events organized at the schools, and from the schools themselves.

The schools we support need more buildings to accommodate more pupils so this year SJAA financed new 2-classroom blocks for the primary school at Ilebo (St Jacques) and for the sewing school in Domiongo (Institut Ste Marie).

Last year we provided funds to the Technical College at Ilebo to purchase necessary textbooks for the new Technical and Commercial Syllabus which the Education Authority in the DRC had mandated. New textbooks were required for the new course but there was an absence of government funding for this. We provided the funds for these textbooks so that students at the Ilebo college could follow the new courses properly. This year we have similarly financed textbooks for the Technical and Commercial College in Domiongo.

The Scholasticate at Kimenza, on the outskirts of Kinshasa, is an educational facility run by the Josephites which houses young men during their formation. The building had deteriorated to a poor state of repair which made its continued use questionable. The necessary funds to effect the much-needed refurbishment was provided to SJAA by a single, generous donation restricted to that purpose.

### *The Cameroon*

We continue to support communities in the far north of the Cameroon which exist largely on subsistence farming. Safe access to adequate supplies of clean water is a chronic problem for many communities in the region whose womenfolk may have to travel long distances to fetch the water their families need. This year we financed the drilling and installation of a well at Gagala. This is the sixth well we have financed in the region. The messages and photographs we receive from the villages where we have been able to finance a well are a poignant testament to the dramatic improvement in the quality of life it provides.

Travel in the region isn't easy and some form of motorised transport is essential if widely spread communities are to be reached and helped. In the year we provided funds for the purchase of 2 motorbikes for the parish of Roua in North Cameroon to help in the pastoral and community work being carried out.

### *Contact by Trustees with the communities SJJA supports*

The close connections we have with people on the ground in the areas we support are one of our strengths. These connections, via the Josephite communities, enable us to monitor effectively where we can best help and, equally important, how the grants we make are used. We are particularly fortunate that one of our trustees, Fr Jacob Beya, is a regular visitor to the areas where we are active. His first-hand reports and advice to the trustee board are invaluable.

### **Grants**

This was another high year for grant-making. Total grants of £139,775 were close to 2017's record high of £151,562.

Most of the grants went to the DRC who received £123,388 (2017 - £103,251) with £16,387k going to the Cameroon (2017 - £46,141). None was sent to the Gabon (2017 - £2,170).

In more detail, the grants in 2018 were:

#### Grants to the DRC

June 2017	\$25,920	To augment salaries of teachers in schools in the Kasai.
	\$4,800	Educational supplies for schools in the Kasai.
	\$280	Local costs in administering these grants.
	<b>\$31,000</b>	
(£ cost)	(£24,721)	

June 2017	\$24,153	Ilebo – Classroom Block for St Jacques
	\$24,153	Domiongo – Classroom Block for Inst Ste Marie
	\$8,263	Domiongo – Textbooks for the ITC
	<b>\$56,569</b>	
(£ cost)	(£44,413)	
Oct 2017	£47,000	Kimwenza – refurbishment of the Scholasticate
Jan 2018	\$4,000	Domiongo - Benches for Sewing School (Inst Ste Marie)
	\$4,000	Ilebo – Benches for St Jacques
	\$2,000	Bank charges and working balance for future projects
	<b>\$10,000</b>	
(£ cost)	(£7,254)	
<i>Total grants to the DRC in 2017/18 - £123,388</i>		

#### Grants to the Cameroon

Nov 2017	€3,150	Motorbike for Roua
(£ cost)	(£2,895)	
Jan 2018	€15,000	Well for Gagala
(£ cost)	(£13,492)	

*Total grants to the Cameroon in 2017/18 - £16,387*

#### **Financial Review**

SJAA's Accounts for 2017/18 have been prepared on the Receipts and Payments basis as opposed to the Accruals basis SJAA had used since its inception until two years ago. SJAA may elect to use the Receipts and Payments basis because its turnover is less than £250,000 and this avoids reporting requirements which would be unduly burdensome for a charity of SJAA's relatively small size and simplicity of operation. In SJAA's case there is no material difference between the results reported in these Receipts and Payments Accounts and those which would have been reported on an Accruals basis.

Donations received in the year of £89,884 (2017 - £41,355) included a single donation of £47,000. Excluding such exceptionals, our donation income was in line with our long-term average.

Interest received was only £137 (2017 £874) reflecting the very low rates of interest currently available. Gift Aid claim (1 year) yielded £7,910 (2017 £14,503 – 3 years' claim).

Total Receipts were therefore £97,931 (2017 £56,732).

Grants made were £139,775 (2017 £151,562). These 2 years have seen the largest amount of grants in SJAA's history. This is the result of some very generous, large donations coupled with the confidence amongst trustees of SJAA when making grants that comes from the experience of previous grants being well used.

The expenses of running SJAA remain low and amounted to £1,963 (2017 £2,000) of which the cost of printing and distributing the Newsletter, professional fees, bank charges, and website expenses account for all the costs. The total cost is kept down because support and administration is provided free of charge by voluntary help.

The cash balances of SJAA decreased by £43,817 during 2018 (2017 - £96,830 decrease) to £113,942 at 31 May 2018. This planned reduction reflects the use of substantial donations received in previous periods. A further reduction is planned for 2019 consistent with trustees' wish to retain sufficient reserves for emergency requests and to underpin recurring grants such as support for the teachers in the Kasai.

The cash balances of SJAA are held with Barclays Bank plc (SJAA's clearing bank) and on deposit with COIF Charity Funds at call. SJAA holds no shares, bonds or other assets.

At 31 May 2018, £28,458 (25%) of SJAA's total Reserves (2017 - £25,142; 16%) are classified as Restricted Income and may only be used for their defined restricted purposes. In practice, conforming with these restrictions does not cause any problem with grant-making decisions.

The trustees maintain a Development Plan, which is reviewed for each trustee meeting, which matches existing reserves and forecast income to the cost and timing of probable and possible future grants. The trustees have regard to this Plan when considering the relative priorities of projects which come forward for approval. There is no shortage of worthwhile projects we would like to support but our income is insufficient to fund all.

SJAA's policy on reserves is:

a) To retain sufficient reserves to:

1. Pay all grants that have been approved but not yet paid
2. Cover the cost for a reasonable period ahead of grants that have not yet been approved but which, because of their recurring nature in the past, might be expected to continue.
3. Accumulate reserves so as to be able to fund larger scale projects such the provision of clean water and the building/refurbishment of schools.

In view of SJAA's low operating costs, the trustees do not consider it necessary to designate any reserves to cover such costs because it would be an immaterial amount.

b) To release reserves as grants only when reasonably certain that the projects to be aided are appropriate to the development needs of the local communities, have the requisite priority compared to other potential projects, and will be well executed so using SJAA donor-income in an effective way.

## Declaration

We declare that:

- the Trustees have approved the report above; and
- have authorised us to sign it on their behalf

Signature:



Full name:

Robert Douglas Hamilton

Neil Nicholas Twist

Position:

Chairman & Trustee

Finance Director & Trustee

Date

18 January 2019

18 January 2019