

ANNUAL REPORT AND ACCOUNTS 2019

**African Sisters of St Mary
(CMM) Support Group**



***Supporting the ministry of the CMM Sisters with the disadvantaged in
Tanzania and Zambia***

Registered with the Charity Commission: No 1133344

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Trustees' Annual Report for the year ended 31 March 2019

Chairman's Report

During this financial year the trustees met three times. The main discussion were about the implementation of the Charity regulations.

On 16 April 2018 Dick Lane, one of the founding members of this charity, died unexpectedly, even though at his advanced age he had planned to visit the Sisters in Tanzania and Zambia a few weeks later. He always had a young and energetic outlook and was a great supporter of CMM with regular visits. His advice especially on veterinary issues - his field - and in many other ways was highly appreciated. He will be deeply missed.

The legacy he left to the charity was put in his memory into an endowment fund to assist the Sisters in years to come.

His son, Charles, wants to continue his work and has joined us as a trustee.

During my annual visit in October 2018 I visited seven CMM Houses. Most of the time I spent at the Health Station in Sayuni and at the Motherhouse in Masasi.

In Sayuni the use of the facilities are somewhat reduced as the government has unexpectedly opened dispensaries in some of the neighbouring villages.

Vaccinations in village schools are now done from those dispensaries. As a result of this the fridge for the vaccines has been removed and the house we built by us for it is now used otherwise. Nursing students are also no longer based at the Health Station as the college they came from has been closed.

Due to the fact that the recognition of the facilities as a Health Centre with the relevant regulations is now not happening, the new ambulance is regularly used to transport patients that cannot be treated, to nearby hospitals.

However it is reassuring that patients at the Health Station often insist on a Sister being present when they are treated by one of the other staff.

In Masasi the building of the Nursery School had come to a halt as the government requirements mean it has to be more than twice the size originally planned to conform to their latest model. This is clearly not possible with the amount of money that has been donated for this project. It may take years to complete.

The sixteen girls in the hostel are doing well and much of their food is grown by the girls themselves with the help of the Sisters. They now have quite a number of chickens, some pigs, a cow and a calf, and have started building rabbit hutches, which they hope to fill soon. This makes them almost self-sufficient for provisions.

After designing a logo for the hostel a donor made T-shirts for the girls. The girls were thrilled with them and could not wait to put them on.

African Sisters of St Mary (CMM) Support Group
Charity number 11333344

Basically, progress is being made in all areas, though the multitude of strict new regulations and demands of the government are hampering faster progress.

One of the Sisters came with me when I returned from Tanzania. She was invited by friends in Yorkshire. On her way home she spent a few days here in Warwick, meeting people at Church services and members of the parish which has helped to form closer ties. This resulted in the parish having a collection during Lent for the purchase of a solar fridge. This will help the Sisters to cool milk overnight to sell the next day in the local market. This will pay for the upkeep of some of the orphan girls in the hostel.

We should be proud of the way in which the Sisters maintain and care for the Health Station, the nursery school, the girls hostel, the water harvesting tanks, the agricultural machinery, 'William's Well', the farm animals, the irrigation systems and all the other facilities that our generous supporters have provided.

The Sisters are in good spirits, working hard and praying for a better world.

May God bless them in doing His will.

Dirk Juttner - Chairman of the Trustees
September 2019

Charity Objectives and Activities

The purpose of the Charity is to relieve financial hardship among people living or working in Tanzania and other parts of Africa by providing such persons with goods and services which they could not otherwise afford through lack of means.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The Charity's policy on grant-making is to fund specific projects run by St Mary (CMM) in Tanzania and Zambia, part of the Anglican Communion. The funding is provided through earmarked grants, and the application of the funding is inspected through on-site visits by the trustees.

The trustees' vision for the Charity is to support the Sisters' objective of serving their local communities and becoming self-sufficient. As such, the Charity aims to raise at least £5,000 per annum which can be applied to projects run by the Sisters.

The Charity employs no staff and all contributions to its operation are made by volunteers.

The Charity was registered with the Charity Commission on 18 December 2009 based on a 'Declaration of Trust' made on 8 November 2007.

Achievements and Performance

The main achievement of the Charity is the continued support of the work of the African Sisters of St Mary (CMM). The Sisters work focuses on transforming the lives of mothers and vulnerable children in the areas where they live. They have 11 houses in Tanzania and one in Zambia. Through the support of the Charity the Sisters are able to provide a range of services, including:

- Running nurseries and primary school classes for orphaned and other vulnerable children;
- Providing primary school fees, books and uniform for children whose families cannot afford them;
- Managing a hostel for secondary school girls so they can have safe board and lodging;
- Acting as nurses and midwives in local clinics and hospitals;
- Giving guidance in the prevention of HIV/AIDS to young women in rural communities;
- Training young mothers in hygiene and baby care.

The Charity raises funds primarily in the United Kingdom. In 2018/19 donations and legacies received were £16,050 (2017/18: £14,976).

Financial Review

The Charity had a retained surplus of £5,055 (2017/18: surplus of £6,862). Incoming resources for the year were £16,735 (2017/18: £14,979), comprising principally donations from individuals and church groups, along with a legacy of £5,000. Outgoing resources were £11,680 (2017/18: £8,117), of which £11,510 was paid in grants to CMM communities in Africa. The trustees elected to invest £5,500 in the CCLA to bring the balance in that account to £11,500.

The Trustees have a policy of holding £3,000 in reserves in order to sustain the funding of emergency projects. The Charity's funds at 31 March 2019 were £15,518 (31 March 2018: £11,067), all of which is distributable.

African Sisters of St Mary (CMM) Support Group
Charity number 11333344

The Charity continues to depend on the generosity of donors in order to meet its obligations, having no endowment or substantial reserves.

- The trustees have determined that the principle risks facing the charity are:
- The potential incapacity of the chairman or treasurer;
- Non-compliance with statutory duties;
- Adverse publicity;
- Annual visit by trustees not possible;
- Insufficient funds to make grants; and
- Misappropriation of funds, either in the UK or in the destination country.

These risks have been discussed by the trustees and mitigations put in place.

Structure, Governance and Management

The Charity was constituted through a declaration of trust on 8 November 2007.

As the Charity has no employees there is no management structure.

The trustees are selected through invitation based on their empathy with the Charity's objects and their skillsets.

Reference and Administrative details

Charity name	African Sisters of St Mary (CMM) Support Group
Registered charity number	1133344
Charity's principal address	21 Eastley Crescent Warwick CV34 5RX

Trustees

Mr Dirk Juttner – Chair

Mrs Gillian Brooke – Secretary

Mr Matthew Hodge

Dr Charles Lane (from 21 November 2018)

Mr Denis Richard Lane (until 16 April 2018)

Miss Jennifer Walpole

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Charity's trustees:

Independent Examiner's Report

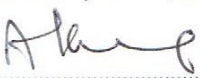
AFRICAN SISTERS OF ST MARY (CMM) SUPPORT GROUP
UK Registered Charity No. 1133344

Financial Statements 2019

EXAMINER'S REPORT

In accordance with the request received from the Trustees of the African Sisters of St Mary (CMM) Support Group, I have examined the various accounting records and supporting documentation, together with the bank statements of the Charity, which have been presented to me.

In keeping with many small Societies and Charities, the necessary simple administrative systems do not lend themselves to independent corroboration, and where necessary I have relied on the assurances of the Trustees. Subject to this, I confirm that they appear to reflect a true representation of the financial affairs of the Charity for the year, and its financial position at the end of the year.

Signed  A R M King (Hon Examiner)

Date 8/11/19

Annual accounts for the year ended 31 March 2019

Statement of financial activities

	Unrestricted funds £	Restricted income funds £	Total funds 2019 £	Total funds 2018 £
Incoming resources (Note 3)				
<u>Income and endowments from:</u>				
Donations and legacies	16,515	-	16,515	14,976
Investments	221	-	221	3
Other	-	-	-	-
Total	16,735	-	16,735	14,979
Resources expended (Note 4)				
<u>Expenditure on:</u>				
Raising funds	170	-	170	85
Charitable activities	11,510	-	11,510	8,032
Separate material item of expense	-	-	-	-
Other	-	-	-	-
Total	11,680	-	11,680	8,117
Net income/(expenditure) before investment gains/(losses)	5,055	-	5,055	6,862
Net gains/(losses) on investments	-	-	-	-
Net income/(expenditure)	5,055	-	5,055	6,862
Net movement in funds:	5,055	-	5,055	6,862
There were no extraordinary items, transfers between funds or other recognised gains and losses.				
<u>Reconciliation of funds:</u>				
Total funds brought forward	5,067	6,000	11,067	4,204
Total funds carried forward:	10,121	6,000	16,121	11,067

Annual accounts for the year ended 31 March 2019

Balance sheet

	Unrestricted funds £	Restricted income funds £	Total 2019 £	Total 2018 £
<u>Fixed assets</u>				
Investments (Note 5)	5,500	6,000	11,500	6,000-
Total fixed assets	5,500	6,000	11,500	6,000-
<u>Current assets</u>				
Debtors (Note 6)	807	-	807	1,837
Cash at bank and in hand (Note 7)	3,815	-	3,815	3,229
Total current assets	4,621	-	4,621	5,066
<u>Creditors:</u> amounts falling due within one year	-	-	-	-
Net current assets/(liabilities)	4,621	-	4,621	5,066
Total assets less current liabilities	10,121	6,000	16,121	11,066
<u>Creditors:</u> amounts falling due after one year	-	-	-	-
Total net assets or liabilities	10,121	6,000	16,121	11,066
<u>Funds of the Charity</u>				
Restricted income funds	-	6,000	6,000	-6,000
Unrestricted funds	10,121	-	10,121	5,066
Total funds	10,121	6,000	16,121	11,066

Signature

Date of
approval

Signed on behalf of the trustees:

Annual accounts for the year ended 31 March 2019

Notes to the accounts

Note 1 Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

These financial statements have been prepared on a going concern basis.

1.3 Changes of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in these notes.

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period.

1.5 Material prior year errors

No material prior year error have been identified in the reporting period.

1.6 Conversion to FRS 102

There were no adjustments noted in the conversion to FRS 102 in 2017.

Note 2 Accounting policies

2.1 INCOME

Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Annual accounts for the year ended 31 March 2019

Notes to the accounts

Note 2

Accounting policies (continued)

2.1 INCOME (continued)

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual income and performance related grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

**Income from interest,
royalties and dividends**

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Redundancy cost

The charity made no redundancy payments during the reporting period.

Deferred income

No material item of deferred income has been included in the accounts.

Basic financial instruments

The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

2.3 ASSETS

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Annual accounts for the year ended 31 March 2019
Notes to the accounts

Note 3 Analysis of income

		Total funds £	Prior year £
Donations and legacies	Donations and gifts	10,650	13,066
	Gift Aid	865	1,910
	Legacies	5,000	-
	General grants	-	-
	Donated goods, facilities etc	-	-
	Other	-	-
	Total	16,015	14,976
Income from investments	Interest income	221	3
	Dividend income	-	-
	Total	221	3
TOTAL INCOME		16,735	14,979
Other information:			

The legacy received in the year of £5,000 was through the kind generosity of Mr Dick Lane. In the previous year £6,000 was donated for the Girls' Hostel at Masasi and was treated as restricted income.

Annual accounts for the year ended 31 March 2019

Notes to the accounts

Note 4: Analysis of expenditure

	Unrestricted funds	Restricted income funds	Total funds £	Prior year £
Expenditure on raising funds				
Bank charges	170	-	170	85
Other administration costs	-	-	-	0
Total expenditure on raising funds	170	-	170	85
Expenditure on charitable activities: grants to CMM communities				
Chalata house registration	350		350	-
Cow Malala for Girls' hostel	-		-	1,032
Ilala Makuranga fam well	400		400	-
Kwa Mkono chickens	500		500	-
Masasi integrated farming	1,000		1,000	-
Masasi Girl's Hostel	910		910	300
Masasi irrigation system	-		-	700
Newala cow and land purchase	-		-	1,850
Newala water supply	1,500		1,500	-
Nursery school (Masasi and Newala)	1,000		1,000	350
Rainwater harvesting	-		-	2,600
Sayuni avocado trees	-		-	350
Sayuni farming	650		650	-
Sayuni house repairs	100		100	-
Tanga house refurbishment	800		800	-
University fees for sisters	4,300		4,300	850
Total expenditure on charitable activities	11,510	-	11,510	8,032
Total expenditure	11,680	-	11,680	8,117

Notes to the accounts

Note 5 Fixed assets

	This year	Last year
	£	£
Investments	11,500	6,000
Total	11,500	6,000

The investment is held with CCLA. Within this balance £6,000 represents the restricted income fund for the Girls' Hostel at Masasi.

Note 6 Debtors and prepayments

	This year	Last year
	£	£
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	807	1,837
Total	807	1,837

Note 7 Cash at bank and in hand

	This year	Last year
	£	£
Short term cash investments (less than 3 months maturity date)	3,615	2,974
Short term deposits	-	-
Cash at bank and on hand	200	255
Other	-	-
Total	3,815	3,229