

A photograph of a woman in a patterned dress and headscarf, smiling as she plants a seedling in a field. In the background, other people are visible, including a man in a green shirt and a woman in a patterned dress. The scene is outdoors with trees and a clear sky.

Annual Report

2025



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Message from our Patron

As the Patron of Jersey Overseas Aid, it gives me immense pleasure to provide this message to the 2025 Annual Report. As you will read in this excellent synopsis, JOA continues to deliver a broad range of high impact charitable and support activities across the world, particularly in Africa and Nepal, on behalf of Jersey and its people.

For those of us who are fortunate to live and work in this island we perhaps forget the privilege of enjoying relative safety, security and stability as we go about our daily lives, and we take for granted access to basic human needs such as food, water and education.

None of you reading this need any reminding that, sadly, for so many millions of people across the globe, that is simply not the case. In a rapidly evolving geopolitical landscape facing climate change, mass migration and ongoing wars and conflicts, 'unpredictability' and 'uncertainty' are apparent across every continent and community. Ongoing humanitarian challenges are magnified by these aggravating factors, and people across the world are rightly worried about their future, immersed in a fragile ecosystem that is ever more congested, contested and competitive.



In the midst of this global challenge, Jersey's ambition and commitment to principled and ethical humanitarian action remains steadfast. Although a small island tucked away on the edge of the European landmass, we are internationalist and outward looking by culture and although our aid is focussed on communities many thousands of miles away, we can be reassured of its importance and effect. In the summer of 2025, I saw for myself the impact of JOA in improving lives in Zambia, primarily through our work with the dairy industry and financial governance programmes. JOA is making a real difference to people's lives - and my experiences in Zambia were both humbling and educational.

This impact is why our continuing support for JOA, in collaboration with other international stakeholders, is critical. I was delighted in Jersey's co-chairship this year for the UN's Pooled Fund Working Group, a real feather in the cap for the island. It reflects how respected JOA is internationally in the humanitarian field and that it 'punches above its weight'. Key aims for the Group were to expand the donor base to diversify funding, and to improve knowledge sharing and collaboration across pooled funds to improve efficiency, promote locally led action and strengthen global humanitarian system accountability and coordination.

Although I am extremely proud of what JOA delivers, none of this would be possible without your support and that of the Government of Jersey. In such a perilous and unfair world, it is vital that we continue our commitment to addressing inequality and global suffering; an informative reflection of our values and our identity as a responsible global jurisdiction. Thank you all.

Lastly, can I offer my personal congratulations to the exceptional team in JOA who apply such thought, expertise and passion to their work. This small team provides a highly focussed, efficient and professional agency that acts on behalf of all islanders. Well done to them all.

Vice Admiral Sir Jeremy Kyd KBE D.Sc. (h.c) B.Sc
Lieutenant-Governor of Jersey

Deputy Carolyn Labey - JOA - Liberation Day Speech



Foreword from our Chair

2025 has been another year of profound challenge for the global humanitarian and development community, yet Jersey Overseas Aid (JOA) has continued to stand as a principled, steady and compassionate force in an increasingly fragile world. Despite compounding crises, JOA has once again shown the impact that a small island, acting with purpose and integrity, can have on hundreds of thousands of lives.

With more than 305 million people in urgent need, the year was defined by escalating conflict, climate driven disasters and unprecedented displacement. Essential services struggled, food insecurity deepened, and 123 million people were forced from their homes—stark reminders of rising global instability and the enduring need for solidarity, humanity and principled international leadership.

It was in this context that JOA published its first Humanitarian Strategy, strengthening Jersey's ability to direct lifesaving assistance and support a more resilient global response. Amid widespread funding cuts, Jersey's consistent, flexible support became even more critical, enabling partners to continue delivering protection, food, medical care and cash support in crises including Gaza, Sudan, Ukraine and the Central African Republic.

Jersey also assumed a distinguished leadership role as co chair of the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) Pooled Fund Working Group, the first non UN Member State to do so. Hosting a two day humanitarian summit in Jersey with OCHA, donor governments and non-governmental organisations (NGOs) from some of the world's most complex emergencies was a testament to Jersey's growing reputation as a highly effective and influential donor.

In the development space, JOA's approach of applying Jersey's expertise continued to achieve lasting change. Dairy for Development strengthened climate smart dairy value chains for more than 83,000 farmers. Financial Inclusion opened access to savings, credit and digital tools for over half a million people, most of them women. Conservation Livelihoods supported more than 350,000 people to build sustainable incomes while protecting vulnerable ecosystems. Together, these programmes reflect Jersey's belief in development that safeguards both people and planet.

At home, the Jersey International Development Network continued to grow, and our expanded schools outreach engaged young people in global citizenship and the values that shape Jersey's international role. We supported our fifth UN Junior Professional Officer (JPO) and continued our prestigious Programme Associate (internship) scheme, welcoming two new islanders as they embark on a career in international development.

This year's 80th anniversary of Liberation offered a poignant reminder of the power of compassion in times of crisis. Commemorating the arrival of the SS Vega, alongside the Chief Minister, the Bailiff and Lord Soames, underscored the enduring lessons of solidarity and humanity.

Finally, I am pleased to welcome Julia Hulme as the Commission's new Vice Chair. Her legal insight, governance expertise and deep commitment to humanitarian and social impact will be invaluable as JOA navigates the years ahead.

Deputy Carolyn Labey

Minister for International Development & Chair of Jersey Overseas Aid Commission

Our **2025** Highlights

24

Humanitarian
Allocations
made to **support**
12+ countries

78

Grants Managed Across
all funding streams



A strong year of delivery, with

**86% of development projects
performing at or above expectations,**

driven by strong oversight, compliance
and programme quality.

**Jersey Becomes
First Non-UN
Member State
to Co-Chair a
UN Humanitarian
Working Group**

A major milestone that elevated Jersey's
global profile and positioned JOA as
a credible leader within international
humanitarian coordination.

8

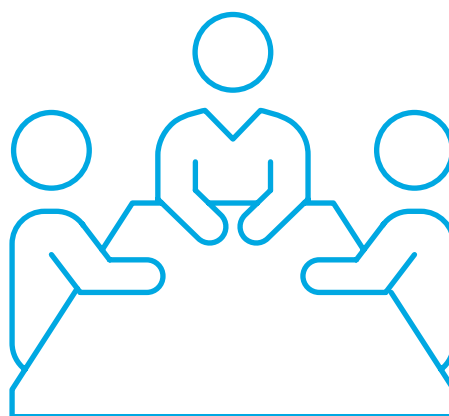
in-person monitoring visits conducted
ensuring JOA's hands-on oversight
of partners and programmes

1,538 Young Islanders Engaged

Through **28** school sessions, workshops and public events, more young people than ever before learned about global development, humanitarian crises and Jersey's role in the world.



JOA's highest ever year for youth outreach!



42

Islanders deployed through **volunteering & bursaries**

Strengthening Jersey's contribution to global development through responsible volunteering, professional placements and targeted skills support.



953 Islanders

reached at free to attend public events, with opportunities to learn more about JOA's work in the humanitarian sector, disability inclusive development and dairy for development.

Our Mission and Approach – How Jersey makes a difference

Who we are

JOA is the Island's official, publicly-funded relief and development agency. It is managed by a small team of professional staff and governed by a Commission, which is appointed by the States Assembly (the Island's elected parliament) and which consists of three States members and three non-States members. Since 2018 the Chair of the Commission has served as Jersey's Minister for International Development, but the organisation is accountable to the parliament as a whole rather than the government of the day. This independence – enshrined in the Jersey Overseas Aid Commission (Jersey) Law 2005 – helps JOA pursue its long-term objectives unencumbered by short-term political considerations.

Our mission & purpose

Our mission is to translate the generosity, skills and compassion of the people of Jersey into effective, sustainable assistance for the world's most vulnerable people.

What We Aim to Achieve:

Our Strategic Objectives



**Promote Sustainable Economic
& Human Development**



**Provide Timely, Principled
Humanitarian Assistance**



**Enable Islanders & Jersey
Organisations to Contribute
to Global Development**



**Strengthen Jersey's Reputation
as a Responsible Global Citizen**



How we approach delivery

JOA's work is underpinned by internationally agreed norms for effective development and humanitarian action, including the Paris, Accra, Busan and Mexico commitments on Aid Effectiveness, and the Good Humanitarian Donorship principles of Humanity, Impartiality, Neutrality and Independence. Our approach is shaped by Jersey's commitment to environmental responsibility and climate action. Together, these frameworks inform the six principles that guide how we deliver assistance:



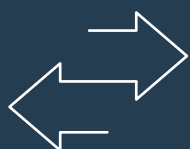
Inclusion & Equity

We ensure programmes prioritise marginalised groups, apply gender and inclusion analysis, and use disaggregated data to track impact wherever possible.



Local Ownership

We expect partners to design and implement with meaningful community leadership and participation.



Partnership & Coordination

We work with donors, governments and NGOs, to harmonise efforts and maximise impact.



Environmental Responsibility

We support initiatives that protect ecosystems, strengthen climate resilience and promote sustainable resource use.



Results & Learning

We require clear outcomes and robust monitoring – including independent evaluations and shared learning across partners where appropriate.



Accountability & Transparency

We uphold strong financial management, due diligence, safeguarding and transparent reporting.

Our Performance

– How we are achieving our objectives



Promote Sustainable Economic & Human Development



We invest in long-term, measurable improvements to people's lives across six target countries: Ethiopia, Malawi, Nepal, Rwanda, Sierra Leone and Zambia.

2025 at a glance

- **42 multi-year projects managed**, over three thematic areas; Conservation Livelihoods, Dairy for Development and Financial Inclusion.
- **86% of projects RAG-rated green**, 12% amber, 1 red (terminated early with funds returned).
- **Exceptionally strong partner satisfaction**: 100% of partners rated JOA's communication and staff support positively, with vast majority selecting "Excellent".
- Major gains in **financial inclusion**, **dairy productivity**, and **community-led conservation**, giving hundreds of thousands access to affordable services, training, income growth, or climate-resilient livelihoods.

What changed because of JOA

- **Household income & financial health improved**: through stronger markets, better-regulated financial systems, and inclusive financial services reaching women, youth, smallholder farmers and persons with disabilities.
- **Food security strengthened**: from dairy genetics and improved animal husbandry to climate-smart farming, thousands of farmers increased volume and quality of yields, and diet diversity.
- **Community resilience deepened**: livelihood diversification and community-led natural resource management plans – prioritising reforestation, soil and water conservation – reducing vulnerability to climate shocks.

Where we exceeded expectations

- Multiple projects surpassed early targets (e.g. digital transformation reaching >100k borrowers; disability-inclusive finance breakthroughs; large conservation programmes securing climate finance for national scale-up).
- Local leadership continued to expand, with national partners driving design and governance.
- Consistent programme oversight (tranche payments, RAG ratings, due diligence, independent evaluations for large grants).

What we learnt

- Data gaps remain on disability-disaggregated indicators.
- Climate disruptions and fragile digital ecosystems slowed delivery in some contexts.
- Partners seek more opportunities for JOA to convene and facilitate sharing of information, learning and best practice.

B

Provide Timely, Principled Humanitarian Assistance



We respond rapidly, responsibly, and strategically to crises – saving lives and protecting civilians.

2025 at a glance

- **24 humanitarian grant allocations**, supporting timely, lifesaving assistance to crises across **12+ countries**.
- Finalisation of JOA's **first Humanitarian Strategy**, guiding funding by three core objectives: lifesaving assistance, effective coordination, and system strengthening.
- Major contributions to under-funded crises via pooled funds* (UN OCHA, Start Network & Aid Fund for Syria) WFP, UNHCR, Red Cross Movement and NGOs.

What changed because of JOA

- **Lifesaving relief delivered:** food, medical supplies, water, mental health support, cash, winterisation and protection services reached people facing conflict, displacement, and climate disasters.
- **Local capacity strengthened:** through pooled funds*, national society partnerships, and cash-programming work.
- **Humanitarian coordination improved:** JOA co-chaired a major UN OCHA Pooled Fund Working Group (the first non-UN member state ever to do so).

Where we exceeded expectations

- Played a decisive leadership role in global humanitarian coordination forums.
- Strengthened humanitarian positioning via pooled funds* and donor leadership roles.
- Hosted high-profile international delegations in Jersey, raising Jersey's influence.

What we learnt

- Global donor retrenchment limited partners' ability to scale in several protracted crises.
- Security restrictions slowed partner access in a few contexts, extending timelines.

*Pooled funding refers to the practice of combining financial contributions from multiple donors into a single fund, which is jointly managed and allocated to agreed priorities, enabling greater coordination, flexibility, and impact than individual funding streams.

Our Performance

– How we are achieving our objectives



Enable Islanders & Jersey Organisations to Contribute to Global Development



We connect Jersey to the world – through volunteering, skills, partnerships and youth engagement.

2025 at a glance

- **1,538 young Islanders engaged** through schools and community outreach.
- **Record engagement in JOA's Programme Associate scheme.**
- Continued success of the UN Junior Professional Officer (JPO) programme – all JPOs to date have secured subsequent UN roles.
- **42 islanders deployed** through volunteering and bursary programmes.
- **Jersey Charity Policy revised** to strengthen governance and sustainability expectations, clarify match-funding expectations, and reinforce commitments to inclusion and gender equality.

What changed because of JOA

- Jersey's young people gained understanding of global challenges through immersive exhibitions and school sessions (JOA's highest youth engagement figure to date).
- Volunteers strengthened access to education, climate resilient housing and livelihoods overseas through responsible, community-led models.
- Jersey charities benefited from capacity building, workshops and co-funding partnerships.

Where we exceeded expectations

- JOA events grew substantially; online audience and membership increased.
- Skills development opportunities for Islanders expanded significantly.

What we learnt

- Jersey charities remain uneven in capacity, requiring continued support.
- Awareness of JOA's professional bursary scheme remains low, and could be strengthened through targeted awareness-raising within Jersey's private sector organisations.

"In a fragile country like Nepal, education becomes the anchor – the surest way to create opportunity and break down the barriers children face."

Richard Crane, Programme Associate (Street Child, Nepal)



Strengthen Jersey's Reputation as a Responsible Global Citizen



We raise Jersey's profile internationally through principled leadership, technical credibility, and partnership.

2025 at a glance

- JOA co-chaired a **major UN humanitarian working group**, alongside Italy and UN OCHA – a global first for a non-UN member state.
- Jersey hosted the **UN Pooled Fund Working Group** and **Start Network Donor Council**, welcoming delegates from 20+ countries.
- JOA participated actively in Good Humanitarian Donorship, the Global Donor Cash Forum, and international policy platforms.
- JOA was invited to join CGAP's Executive Committee, helping shape global dialogue and partnerships that advance inclusive financial systems.
- 953 people attended public and sector-specific events including Jersey International Development Network events, global development and volunteering workshops.

What changed because of JOA

- Jersey is increasingly recognised as a **high-quality, high-impact donor**, despite its small size.
- Engagement with UN agencies, governments and leading NGOs elevated Jersey's global reputation for principled, evidence-driven aid.
- Strengthened philanthropic and regulatory coordination on-Island through Jersey charity engagement and donor partnerships.

Where we exceeded expectations

- High-profile leadership roles signalled Jersey's credibility internationally.
- External delegations praised JOA's model of independence, agility and transparency.

What we learnt

- Limited communications capacity restricts how widely achievements are shared.
- While feedback on JOA's public events was positive, attendance was not consistently at capacity, highlighting the value of adapting formats and expanding how we connect with potential audiences.

"JOA's flexibility, timely feedback and responsiveness ensure that projects remain agile and meet evolving community needs."

Anonymous JOA Partner Survey respondent, 2025

Our Impact

A snapshot of how we contributed to the UN Sustainable Development Goals (SDGs):

1. No Poverty

- **90,511 households** reported the value of their assets and/or savings increased as a result of project initiatives*
- **42,850** individuals reported to have experienced an increase in income (31,932 women)*

2. Zero Hunger

- **19,942 households** reported a more diverse diet as a result of project initiatives*
- **16,350 households** reported increased food security as a result of project initiatives*

4. Quality Education

- **121,133 individuals (58% women)** provided with skills development training (dairy husbandry, conservation, livelihoods and financial literacy)*
- **4,286 training days** delivered by JOA partners across the three thematic areas*
- JOA delivered **16 school sessions**, our highest ever, **engaging over 1,538 young Islanders** on global development and humanitarian issues
- JOA attended community events including the Skills Show, Jersey College for Girls careers event

5. Gender Equality

- **22,730 women / girls** reported feeling more empowered across JOA's three thematic portfolios*

8. Decent Work and Economic Growth

- **119 Artificial Insemination technicians** trained in 2025 – improving access to quality Jersey genetics in five of JOA's six target countries
- **42,850 individuals (75% women)** experienced an increase in income as a result of JOA-funded development programmes*

17. Partnerships for the Goals

- **20** Financial Institutions were strengthened by JOA's Financial Inclusion portfolio in our six target countries
- **722** local organisations were strengthened by projects in our three thematic areas*
- **8** Monitoring visits conducted (6 International Development Grants, 1 Humanitarian)
- **1** UN OCHA Pooled Fund Working Group hosted
- **1** Start Network Donor Council Hosted
- **1** Executive Committee member of CGAP (World Bank Trust Fund)
- **42** Islanders deployed through volunteering and bursary programmes

15. Life on Land

- **76,351 hectares** actively protected or conserved within JOA funded projects*
- **744 community-based groups** were directly supported to conserve and/or govern natural resource use
- **20 Project Areas** in which JOA Conservation Projects are active inc. National Parks, Wildlife Reserves, Forest Reserves, Biosphere Reserves and RAMSAR sites

*JOA Standard Indicator – in total 25 projects reported against these indicators in 2025 across the three thematic portfolios.





Financial Inclusion

Overview

JOA's financial inclusion portfolio continues to grow as a central pillar of our strategy to strengthen resilience, financial health, and economic opportunity for low-income households. Our programmes span the full financial ecosystem - supporting digital payments, market-responsive lending, inclusive regulation, climate-smart finance, savings groups, housing microfinance, and green financial solutions.

Progress Highlights

- 19 projects reaching 740,000+ people, mainly women, youth, and persons with disabilities.
- Strong progress in digital finance, inclusive supervision, and green/climate-smart products.
- Programmes exceeded targets, including OI Rwanda, FINCA's digital transformation, and CBM Nepal (12,000 people with disabilities accessing finance).
- Regulatory reforms advanced in four countries.
- Housing finance deepened access to affordable, green home-improvement loans.

Challenges Faced

- One project was ended early due to partner underperformance.
- Climate shocks, including drought, slowed insurance uptake and delayed FSD Zambia's progress.
- Weak connectivity, slow provider integration and cyber risk — delayed implementation in several countries.
- Market bottlenecks, including slow product rollout by financial institutions, affected early youth and women's savings group targets.
- Security disruptions in Nepal temporarily restricted movement, requiring short no-cost extensions.

The portfolio of grants under this theme contributes to the following SDGs:



Key Figures

—
19*

Ongoing projects

—
20

Financial Institutions strengthened

—
742,011

Core beneficiaries across the portfolio

—
655

Number of supervisors / regulators trained

(purpose: to advance stable and inclusive financial systems)

*including four new projects funded in 2025.

Project in Focus

CBM Nepal

COUNTRY: Nepal

PARTNER: Autonomy and Inclusion of persons with Disabilities through Agriculture (FAIDA2)

DURATION: 2024-2028

APPROVED AMOUNT: £1,133,436



JOA's partnership with CBM continues to deliver meaningful, measurable progress for people with disabilities in Nepal. In the first year of the FAIDA programme, the project laid an impressive foundation for long term inclusion and financial empowerment: 98 Self Help Groups were formed, bringing together 1,482 members, most of whom are persons with disabilities; two new Organisations of Persons with Disabilities were established, and a third strengthened; and more than 22,700 community members received financial literacy training, with 75% improving their financial knowledge. The year also saw cooperatives enrolling their first members with disabilities, 141 people obtaining disability ID cards, and important strides in digital accessibility through upgrades to the KHETI app. The following case study highlights the human impact behind these achievements, illustrating how CBM's work is already expanding opportunity and agency for individuals and families in Chitwan.

Case Study

Ram Maya – A Voice and a Platform at Last

FAIDA2 Project, Nepal – CBM Global & Local Partners

At 35, Ram Maya had never been part of a community group. A wheelchair user since birth, she had long been excluded from community decision making and from opportunities to access financial or social support. Her family of ten relies on agriculture, and like many families in Rapti Municipality, struggled to meet basic needs.

Everything changed when a FAIDA Community Facilitator visited her home and introduced her to the project. For the first time, she learned that rights, services and financial opportunities were meant for her too.

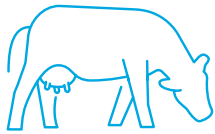
She joined the newly formed Suraksha Self Help Group, created to empower persons with disabilities to organise, advocate, and access financial and livelihood resources. The group provides a safe space for learning and sharing, access to information about entitlements and services, peer support and community visibility and a pathway to financial literacy and local government engagement

Ram Maya now attends monthly meetings, encourages others to join, and has become a vocal advocate for inclusion. The project is also facilitating connections with local authorities to help her replace her worn out wheelchair – a change that would improve her mobility and independence.



Ram Maya talking with
FAIDA community facilitator.
Credit: CBM Nepal

**“For the first time
in my life, I have a
forum to share, learn,
and inspire others.”**



Dairy for Development

Overview

JOA continued to consolidate its Dairy for Development (D4D) portfolio, maintaining ten active grants across five of JOA's target countries. A new D4D portfolio lead, Programme Officer Josef Trott, was welcomed to the team.

Progress Highlights

Across JOA's dairy portfolio, strong progress continued in 2025.

- Ten grants active across five countries, benefitting 83,961 farmers.
- The RJAHS led Copperbelt Dairy Expansion project was launched in Zambia, supporting northern region farmers and building momentum for scale up in 2026.
- Phase III of the Malawi Dairy Growth Project continued to work with SHMPA's 12,500 members while supporting MMPA to pilot a Jersey breeding programme, ahead of a formal review next year.
- In Nepal, ADRA's Terai project, supporting 3,600 lowland farmers, demonstrated the value of peer to peer learning as it enters its final phase.
- Meanwhile, Ethiopia's DaNI Phase II programme reported strong gains, with over 80% of households food secure and widespread adoption of sustainable farming practices.

Challenges Faced

- Regional drought increased feed pressures.
- Currency devaluation (Ethiopia) inflated project costs.
- Logistics and market volatility required adaptive management.

The portfolio of grants under this theme contributes to the following SDGs:



Key Figures

10*

Ongoing projects

83,961

Core beneficiaries across the portfolio

119

AI technicians trained in 2025

*including two new grants in 2025.

Project in Focus

INKA NZIZA ZIKAMWA PHASE 2

COUNTRY: Rwanda

PARTNER: Ripple Effect

DURATION: 2024-2027

APPROVED AMOUNT: £1,469,075



The Inka Nziza Zikamwa (INZ) Phase 2 project, led by Ripple Effect International and implemented by Ripple Effect Rwanda, builds on the strong outcomes of Phase 1, which saw 94.3% of 15,000 farmers become fully food secure and 91.8% earn above the international poverty line. Phase 2 supports a new cohort of 3,200 farmers while continuing light-touch support for those already reached.

The project strengthens dairy infrastructure - milk collection centres, farmer groups and artificial insemination (AI) services - while promoting climate-smart and sustainable agricultural practices. By December 2025, the project had delivered 9,180 AI services, trained 17,314 farmers in feed and fodder management, supported 455 savings groups mobilising RWF 41.2m, created 280 value-chain jobs, and planted over 126,000 seedlings.

In 2026, the project will scale pasteuriser pilots, advance MCC strategic plans, adapt to climate variability, and deepen monitoring of productivity gains.

Case Study

From Poverty to Prosperity

We had the privilege of meeting with a woman farmer, who is the matriarch of her family and is a beneficiary of a JOA project in Rwanda. She previously kept four cows, which together produced around 20 litres of milk per day. She then acquired a Jersey cow. After seeing its efficiency, ease of care, and resilience, she made the bold decision to sell the other four cows and focus entirely on her one Jersey. That single Jersey cow now produces around 18 litres per day, nearly as much as the previous four cows combined, and the money saved on fodder and maintenance is now being redirected towards school fees and other essentials for her growing family.



Improved Jersey milk production empowering local livelihoods. Credit: Ripple Effect



Higher yields, lower costs, stronger families - quotes a smallholder farmer. Credit: Ripple Effect



Conservation Livelihoods

Overview

JOA's Conservation Livelihoods portfolio continued to support communities in building sustainable biodiversity-enriching livelihoods while safeguarding the natural resources they depend on.

Progress Highlights

- 17 projects reached **375,929 people** across all six target countries.
- Three projects completed in Nepal, Malawi and Sierra Leone, benefiting **93,791 people**.
- Sierra Leone pilot leveraged **\$29.6m Green Climate Fund** investment — major scale-up achievement.
- Phase II projects in Nepal and Malawi expanded climate-smart agriculture, reforestation and renewable energy.
- Strengthened government and community partnerships across all landscapes.

Challenges Faced

- Conflict and currency devaluation affected Ethiopia implementation.
- Economic instability and inflation pressured community participation in Malawi.
- Access barriers for coastal communities in Sierra Leone.
- Continued difficulty engaging financial service providers for rural finance.

The portfolio of grants under this theme contributes to the following SDGs:



Key Figures

—
17*
Ongoing projects

—
375,929
Core beneficiaries across the portfolio

—
16
Protected areas benefitting from project interventions¹

¹National Parks, Wildlife Reserves, Forest Reserves, Biosphere Reserves and RAMSAR sites

*including two new projects funded in 2025.

Project in Focus

ECOSAVE: A SUSTAINABLE SOLUTION FOR CONSERVING THE BALE ECO-REGION



COUNTRY: Ethiopia

LEAD PARTNER: WaterAid

IMPLEMENTING PARTNERS: Movement of Ecological Learning and Community Action (MELCA) Ethiopia, Madda Walabu University, Ethiopian Environmental Protection Authority

DURATION: 2024-2027

APPROVED AMOUNT: £1,499,977

The Bale Eco-Region in Ethiopia, Africa's largest afro-alpine habitat, faces mounting pressures from climate change and human activity, threatening endemic species and local ecosystems. In Berbere Woreda, environmental degradation is compounded by limited access to water, sanitation, and hygiene (WASH). Through the ECOSAVE project, WaterAid and partners are demonstrating how protecting water resources can benefit both communities and ecosystems – improving WASH access, restoring forests, supporting regenerative agriculture, and strengthening women's enterprises, while generating lessons for sustainable, long-term impact.

Case Study

Grassroots Green Enterprise in Oromia

Hanna Mulugeta, 20, was born and raised in the Gebe Keku neighbourhood of Berbere District, Bale Zone, Oromia Region, Ethiopia. She is the third child in her family and has three younger siblings. Hanna completed high school but didn't join college or pursue further education because her parents could not afford it. When Hanna learned about the establishment of a nursery production enterprise, she was eager to join, as it offered her the chance to change her life and earn an income to support her education.

"When I received my first salary, I felt so honoured and happy. One of the reasons I joined the enterprise apart from gaining financial independence was to contribute to environmental protection and reduce the effects of climate change. I believe that protecting the soil is crucial to protect the environment, so I encourage the community to buy seedlings, plant them, and save the soil from erosion.

I see a bright future when I think about tomorrow. Earning my own income and becoming independent gives me hope and positivity. I'm saving to join college and study pharmacy, which has been my dream since childhood."

"When I think about my future, I see a different Hanna, a business owner and a pharmacist."



Hanna Mulugeta, 20, and her friends, watering the papaya seedlings, in Gebe Keku Kebele nursery site, established by WaterAid in partnership with MELCA Ethiopia and Madda Walabu University, Berbere District, Oromia Regional State, Ethiopia, August 2025.



Overview

JOA is proud to support Jersey charities working internationally because they reflect our Island's outward-looking spirit. From small community projects to larger NGOs, we fund and strengthen their impact through training and capacity-building, ensuring effective, impactful work is carried out in Jersey's name worldwide.

Progress Highlights

- Six active projects supported 40,498 people across six countries, delivering impact in education, conservation livelihoods, financial inclusion and WASH.
- Jersey charities achieved strong results despite modest grant sizes — improving learning environments, expanding livelihoods, and empowering women and marginalised groups.
- Community led natural resource management strengthened across multiple locations.
- Partners reported increased community ownership, better service access and early signs of sustained livelihood and wellbeing improvements.
- Projects demonstrated how Jersey's charitable sector amplifies global impact through local partnerships, practical action and long term commitment.
- JOA partner, Sundeep Watts Memorial Fund (SWMF) was awarded "Outstanding Achievement for a Small Charity" by the Jersey Charity Awards 2025.

Key Figures

—
6*
Ongoing
projects

—
40,498
Core
beneficiaries
across the
portfolio

—
6
Different
countries

*including two new projects funded in 2025.
Excludes RJAHS which is reported against
under the Dairy for Development portfolio.



Durrell Madagascar Community Conservation Coordinator, Brinah Razafiharimiando, and Conservation Livelihoods Technical Specialist, Eve Englefield, receive the FAO 2025 Farmer Field School Innovation Award.

Durrell Wildlife Conservation Trust

VALIHA - Resources for the wellbeing of people and nature to achieve development 2023-2028

Madagascar | Conservation Livelihoods | £2,136,343

The third year of VALIHA demonstrated strong progress across all intervention areas, despite the continued impact of unpredictable weather patterns. Across all sites, 73 new Farmer Field School groups were established in over 20 villages, with 919 members. Financial independence activities advanced with 46 Village Agents trained in financial education and 19 new Village Savings and Loan Associations were established, comprising a majority female membership of 81%. Community health work continued through health outreach visits, enabling access to family planning services for women in rural communities.

Ecosystem restoration activities expanded through community-led restoration of critical habitats, including marsh and mangrove ecosystems. This year also brought international recognition, with Durrell selected as one of three laureates of the FAO Farmer Field School Innovation Award for pioneering vermicompost production using invasive Water Hyacinth – cleared by communities from the marshes that are home to the Gentle Lemur. Overall, implementation remains on track, with adaptive planning ensuring continued delivery across regions.

“This year’s harvest was very good and abundant when we applied the training provided by Durrell. The yield improved thanks to the use of compost fertilizer, which we learned to make through the training. The wetlands are now bright green and no longer have gaps in between.”

Farmer, female aged 27, from Sahamamy district, Alaotra



*Opening the Girls Room at GS Pera.
Credit: Hands Around the World*

Hands Around the World

Ubumwe 2023–2025

Rwanda | Education | £529,917

The Ubumwe Project 2023–25 (Phase 3) improved education quality and inclusion across nine partner schools in Rwanda by upgrading classrooms, WASH and hygiene facilities, and strengthening teaching through better resources, training, and digital learning links between Jersey and Rwandan teachers. It expanded access for vulnerable groups by supporting former street-connected children, disabled learners, and low-income families through feeding programmes, dignity bags, health insurance and scholarships. Endline evidence shows significant gains in learning environments, teaching quality, girls' attendance, and community ownership, with strong foundations laid for long-term, locally led sustainability.



*Distributing essential goods to vulnerable families and preschools.
Credit: Island Friends Together*

Island Friends Together

Facilitating sustainable livelihoods in Northern Sri Lanka

Sri Lanka | Financial Inclusion | £9,445

Project G, delivered by Island Friends Together with Jersey Overseas Aid, supported extremely poor families in remote northern Sri Lanka by providing livestock, seedlings, business tools and other equipment that enabled them to begin or expand small income-generating activities (IGAs). The project successfully reached the intended households, adapting allocations where needed to ensure suitability and long-term benefit. Alongside the IGAs, the charity opened the new Sinnathamby Education Centre and distributed essential goods to vulnerable families and preschools. Early monitoring shows strong positive results, with families reporting meaningful improvements in their ability to earn income and support their wellbeing.



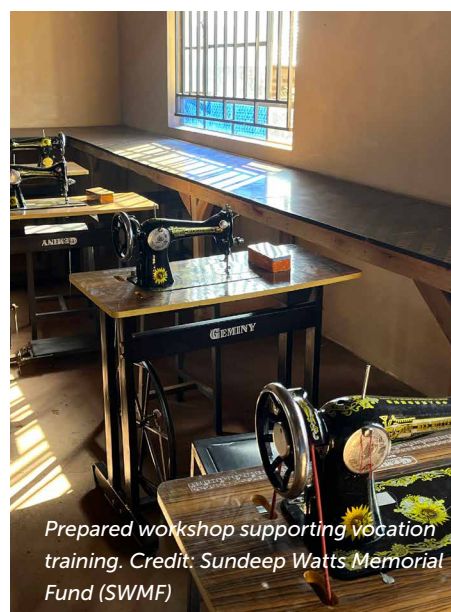
Students thrive in newly funded science lab.
Credit: Sundeep Watts Memorial Fund (SWMF)

Sundeep Watts Memorial Fund (SWMF)

Sustain and expand education provision at JPS, Rongo 2023-2025

Kenya | Education | £40,238

The project enabled Joyceland School in Rongo, Kenya, to meet new national requirements by expanding its provision to Junior Secondary, ensuring the school remained operational and continued serving 280 children and their families. It delivered two new classrooms, a science lab, a workshop, and the full set of books and equipment for grades 7–9, while major upgrades to teachers' accommodation, toilets, and security improved retention and living conditions. Despite climatic challenges, including severe flooding that temporarily turned the school into a community refuge, all core outcomes were achieved or exceeded, strengthening the school's vital role in the local community.



Prepared workshop supporting vocation training. Credit: Sundeep Watts Memorial Fund (SWMF)



Humanitarian response

2025 was marked by rising humanitarian needs and shrinking global resources. Major donors made significant cuts as conflict, displacement and climate-related disasters accelerated world-wide.

Amid this challenging landscape, JOA's niche as a flexible, smaller, non-traditional humanitarian donor was highlighted – providing timely and quality humanitarian funding that saved lives, strengthened local systems and supported more coordinated humanitarian action. This year also saw JOA finalise its first Humanitarian Strategy, which articulates JOA's approach to humanitarian funding.

Progress Highlights

- 26% of total JOA Expenditure
- JOA's first Humanitarian Strategy formalised
- Co-chaired major UN humanitarian working group
- JOA joined the global Donor Cash Forum
- 24 allocations approved
- 12+ countries supported
- £2.45m allocated to pooled funds
- 2 Humanitarian Monitoring Visits

Strategic Objective 1: Save lives and ensure protection

In 2025, JOA continued to support lifesaving, principled humanitarian assistance to communities affected by conflict and displacement in some of the world's most volatile regions. Through partnerships with organisations such as UNICEF, the World Food Programme, UN Office for the Coordination of Humanitarian Affairs (UN OCHA), Medical Aid for Palestinians, and International Health Partners (IHP) and the British Red Cross, JOA funded programmes delivering:

- Food assistance
- Emergency healthcare and medicines
- Mental health and psychosocial support
- Protection services (particularly for women, girls and other socially marginalised groups)
- Emergency shelter

In the occupied Palestinian territories (oPt) JOA allocated £500,000 in 2025 and over £1 million since 2023 to support essential health, protection and nutrition support to conflict affected communities. JOA also sustained vital support to Ukraine, including mental health and psychosocial services, critical winterisation support and allocated funds to the British Red Cross "One Plan Response" which coordinates humanitarian efforts across the Red Cross Movement in Ukraine.

In 2025, JOA also responded rapidly to climate and natural disaster events including Cyclone Chido (Mozambique) and devastating earthquakes in Myanmar and Afghanistan. These interventions supported affected communities with shelter, cash-based assistance, healthcare and protection services, and helped strengthen resilience against future shocks.

Case Study



Daw Paung Kyi is sitting in her kitchen.
Credit: HelpAge International UK / Naw Elizabeth

Emergency assistance for earthquake-affected older people and vulnerable communities in Myanmar

COUNTRY: Myanmar

ORGANISATION: HelpAge International and AGE Myanmar

APPROVED AMOUNT: £100,000

The project, delivered by AGE Myanmar with funding from JOA, supported 80-year-old Daw Paung Kyi and her family in Southern Shan State after a 7.7-magnitude earthquake struck central Myanmar in March 2025. Living with chronic heart and liver conditions, she urgently needed daily medication that her son's small-scale farming income could barely cover, an even greater strain after the disaster damaged their home and crops. The Multi-Purpose Cash Assistance she received enabled her to afford essential medicine and eased financial pressure on the household. Additional WASH items, kitchenware, and hygiene and psychosocial sessions improved daily living, reduced health risks, and restored emotional stability.

This support allowed the family to repair key damage, resume farming, and regain a sense of security. Across three regions, AGE Myanmar reached 737 older people's households with integrated assistance that protected access to healthcare, reduced financial stress, strengthened family caregiving systems, and reinforced community resilience during a period of acute vulnerability.

HelpAge

International

"This support allowed the family to repair key damage, resume farming, and regain a sense of security."



Credit: Syria 2025 - Syrian Arab Red Crescent (SARC)

Strategic Objective 2: Facilitate effective humanitarian assistance

In 2025, JOA increased the reach and effectiveness of its humanitarian funding by deliberately targeting underfunded and protracted crises – contexts that often receive little global attention despite high levels of humanitarian need. Through trusted partners including the UN’s Refugee Agency (UNHCR), the World Food Programme and pooled fund mechanisms like UN OCHA Country Based Pooled Funds (CBPFs), the Aid Fund for Syria and Start Network, JOA helped to ensure that frontline responders had the resources necessary to save lives and deliver essential services.

Funding prioritised some of the world’s most overlooked humanitarian crises, including:

- Syria
- Sudan and South Sudan
- Yemen
- Central African Republic
- Bangladesh
- Occupied Palestinian Territories

These allocations filled critical gaps in food security, health, shelter and coordination, ensuring assistance reached people who would otherwise be left behind.

Another major milestone of this year was the approval of Phase 2 of the British Red Cross-hosted Cash Hub – a 24-month initiative that will strengthen cash preparedness and programme quality across national societies in Syria, Lebanon and the Sahel. Building on the strong foundations of Phase 1 (2023-2025), this next phase will enhance localisation by equipping local responders with the tools, systems and skills they need to deliver timely and dignified cash assistance.

Through these partnerships, JOA reinforced:

- **Efficiency** – by funding pooled fund mechanisms that reduce duplication and speed up humanitarian response.
- **Coordination** – by supporting platforms that enable joint planning and prioritisation in response.
- **Localisation** – by ensuring more funding and decision-making power reaches organisations closest to affected communities.

This work reflects JOA’s alignment with the Humanitarian Reset and demonstrates our strategic niche as a small, flexible donor able to complement larger funders (e.g., the United Kingdom) by filling critical gaps in the global humanitarian system.



Strategic Objective 3:

Strengthen the humanitarian system through partnerships and coordination

2025 provided an opportunity for JOA to demonstrate leadership as an innovative, non-traditional humanitarian donor. In partnership with the Start Network and ICVA Network, JOA supported the creation of a Pooled Fund Community of Practice (CoP). This new platform brings together pooled fund managers from across the sector to exchange lessons, troubleshoot emerging challenges and promote coordination and best practice.

As donor co-chair of the UN OCHA Pooled Fund Working Group (PFWG) with Italy, JOA hosted the biannual PFWG meeting in Jersey. The event gathered donor governments, NGOs, and UN agencies to discuss urgent issues including global aid cuts, progress on localisation, and collective financing approaches.

JOA also hosted the Start Network's Donor Council, positioning St Helier as a hub for global humanitarian dialogue and fostering engagement between international actors and Jersey's private sector.

Throughout the year, JOA contributed actively to sector-wide advocacy efforts, emphasising the important role of non-traditional donors in shaping global policy. We participated in key international forums such as the Good Humanitarian Donorship Initiative (GHDI) and the Global Donor Cash Forum (gDCF), reinforcing JOA's commitment to effective, principled, and accountable humanitarian action.

Together, these efforts strengthened coordination, improved global policy dialogue and helped ensure that humanitarian financing mechanisms remain fit for purpose amid growing needs and constrained resources.

Programme Management

JOA's programme work continues to be guided by its first five year strategy, published in 2022, which set out four overarching and eleven specific goals, alongside the principles and methods that underpin the organisation's approach to delivering high quality aid. The strategy also defined three priority themes and six target countries, giving much sharper focus to the impact Jersey aims to achieve overseas.

These foundations have since been strengthened by detailed thematic strategies for Dairy for Development (2021), Conservation Livelihoods (2022) and Financial Inclusion (2023), and in 2025 were further complemented by new organisational policies, including a Humanitarian Strategy, a revised Jersey Charities Policy and an updated Partnership Policy. Together, these documents ensure that JOA's programming is coherent, evidence based and aligned with both global best practice and Jersey's own development ambitions.

JOA also remains closely connected to government planning processes, with its objectives formalised annually as Ministerial Priorities and reflected in the Government of Jersey's Delivery Plan.

The figures below illustrate the scale and performance of JOA's programme management throughout 2025.

Description	Total in 2025
Strategy and policy documents developed and published: Humanitarian Strategy, Partnership Policy, Jersey Charities Policy (revised)	3
Number of grants under management end 2025 (multi-year development, active emergency, Jersey Charity)	78
Value of open grant portfolio end 2025	£68.54m
Multi-year Development project Concept Notes reviewed	49
Multi-year Development project full proposals reviewed	10
Due diligence field assessments conducted	10
New Development grants awarded	7
New Jersey Charity Grants Awarded	3
Humanitarian grants awarded	24
In-Person Monitoring Visits	6
Humanitarian Monitoring trips	2
Tranche payments made	103
Number of No-Cost Extensions approved in 2025	5
Interim, Informal and Final Reports reviewed and approved	156



Women demonstrating use of eco stove.
Credit: Ripple Effect

Partnerships

JOA's funding partnerships are grounded in a comprehensive Grant Agreement and strengthened through rigorous due diligence, regular field engagement, and transparent communication with our global partners. Over 2025, JOA formalised its approach through a new Partnership Policy, clarified expectations around admission, monitoring and dissolution, and deepened strategic relationships with organisations delivering high quality, evidence driven development and humanitarian work.

The 2025 Partner Feedback Survey showed exceptionally strong satisfaction across JOA's partner network, with no ratings of "poor" in any category and most responses marking JOA's processes as good or excellent. Partners consistently praised JOA's flexibility, responsiveness and the approachable, collaborative manner of staff, noting that JOA feels like a genuine partner rather than a transactional funder. Grant timeframes, feedback quality and communication clarity all scored highly, and JOA's in-country monitoring and reporting practices were viewed as supportive rather than burdensome. At the same time, partners offered constructive suggestions - calling for clearer indicator guidance, more transparent timelines, improved SmartSimple usability and more opportunities for peer learning and networking - which will inform refinements to JOA's partnership approach in the coming year.

JOA's partnership model at a glance

 Who we work with • Preapproved Partner List • Jersey Charities • Strategic Partners (RJAHS & Durrell)	 How we select partners • OECD registration • Proven expertise • Minimum expenditure & due diligence thresholds
 How we work together • Grant Agreements • Field visits • Transparent communications & visibility • Annual case studies & media content required	 How we review partnerships • Annual performance • Monitoring visits • Clear dissolution & appeals process

2025 Highlights

- New JOA Partnership Policy approved, setting clearer criteria for admission, due diligence and dissolution.
- Strengthened communications requirements (visibility, media approval, case studies).
- Regular due diligence reviews completed across development & humanitarian funded partners.
- Continued in-person monitoring in Rwanda, Ethiopia, Nepal, Zambia, Madagascar, Tanzania, Zimbabwe and Sierra Leone.

Who we partner with and why

Global Development Partners

Partners with deep expertise and long term vision.

- Established NGOs meeting JOA's core eligibility and due diligence standards (OECD registration, strong governance, financial resilience)
- Proven capability in JOA's three thematic areas: Dairy for Development, Conservation Livelihoods and Financial Inclusion.
- Committed to accountability, inclusion and evidence based programme design

Humanitarian Partners

Partners who save lives with speed, quality and principled action.

- Preapproved agencies able to deliver rapid, needs based humanitarian response
- Work aligned with humanitarian principles and the Core Humanitarian Standard on Quality and Accountability (CHS)
- Reviewed periodically to ensure continued relevance, capacity and strategic fit

Jersey Registered Charities

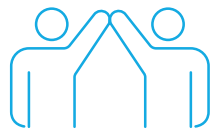
Local organisations turning Jersey's generosity into global impact.

- Assessed annually under the Jersey Charity Policy for governance, safeguarding, financial oversight and DEI commitments
- Match funding and sustainability expectations proportionate to charity type and project scope
- Supported to deliver ethical, inclusive projects aligned with JOA's thematic priorities

Strategic Jersey Partners

Jersey expertise with global reach.

- **RJAHS**
JOA's strategic Dairy for Development partner, bringing world class breed and livestock expertise
- **Durrell Wildlife Conservation Trust**
strategic partner for Conservation Livelihoods, leveraging global conservation leadership



Volunteering and Bursaries

In 2025, interest in JOA's volunteering programme remained strong, reflecting Islanders' growing commitment to global citizenship. 37 volunteers participated in three Community Work Projects in partnership with organisations such as Habitat for Humanity GB and the Gurkha Welfare Trust UK. Applications increased from 2024, demonstrating high uptake of the government volunteering leave scheme. JOA's volunteer bursary support facilitated the engagement of three young people supported by Skills Jersey. One accountant completed a professional placement supporting financial management capacity of Malawian NGOs, while a bursary recipient delivered a sustainable fisheries initiative in Fiji.

Volunteer preparation remained a defining strength, with training on responsible volunteering, safeguarding, development principles and cultural awareness. Post-project reviews highlighted positive outcomes; host communities praised volunteers' respect and preparedness, while volunteers reported meaningful personal growth and stronger understanding of global issues.

JOA also strengthened governance through clearer agreements, Memorandum of Understanding and structured partner reporting. As global volunteering shifts toward more specialised, locally-led models, JOA continues to respond with skills-based volunteering opportunities to complement the Community Work Project model, ensuring opportunities to volunteer remain ethical, impactful and locally relevant.

"For me it has been a complete recentering of perspective. Seeing the type of development initiatives that JOA supports has given me a source of pride in our island."

– Jack Maguire, Community Work Project volunteer

*also includes volunteer bursaries. Peter Malorey – Marine Conservation. Hana Hamon – Accountancy for International Development (AfID). We additionally provided three volunteer bursaries to participants in the Skills Mentoring Service, provided by Skills Jersey.

Key Figures

—
37

Volunteers
deployed
overseas
through
JOA support

—
3

Community
Work Projects
undertaken

—
5*

Personal and
Professional
Bursaries
awarded



Communication and Outreach

Strategic Communications

In 2025, JOA expanded its communications and engagement work, increasing visibility and strengthening public connections. The mailing list grew by 30%, newsletters maintained strong 56–60% open rates, and the refreshed website and digital presence supported steady audience growth. JOA also completed its second survey on Islanders' attitudes to overseas aid, informing future engagement priorities.

International Partnerships & Delegations

A major 2025 milestone was hosting two global humanitarian coordination groups – the Start Network's Donor Council and the UN OCHA Pooled Fund Working Group. Delegates from over 20 countries attended, alongside JOA's Patron, Jersey's International Development Minister and Island leaders. The meetings positioned Jersey within global humanitarian dialogue and reinforced its credibility as a modern donor.

Education, Youth Engagement & Community Outreach

JOA delivered 16 school sessions to 1,538 young people – its highest annual total. Topics included humanitarian assistance, disability inclusion, development careers and JOA's thematic work, supported by engagements at the Skills Show, JCG careers events and Youth Service workshops.

Public Events

JOA hosted the 2025 Volunteer Programme launch and three public JIDN events featuring Global Disability Inclusion, Age International, WFP, International Health Partners, RJAHS and Heifer International. Additional outreach included the SS Vega memorial, the RJAHS Autumn Fair, an International Women's Day event with KPMG, and a Financial Inclusion Week roundtable. In total, JOA engaged 953 Islanders and sector professionals.

Media Relations

Media engagement remained strong across broadcast, print and digital platforms, with 19 broadcast features and around 92 print/online articles. Coverage highlighted humanitarian responses, the UN Pooled Fund delegation, the Patron's first monitoring visit and volunteer programme stories.

Key Figures

—

28

Community and school engagements / presentations

—

1,538

Young Islanders engaged through schools and community

—

4

Free events for Islanders

—

953

Islanders engaged through public events

JOA Career Opportunities

JOA actively encourages islanders to get involved in overseas projects through our volunteering, personal and professional bursary programmes, as well as supporting and encouraging those who may wish to pursue a career in the sector through our paid Programme Associate (internship) role – and this year JOA received a record number of applications for this role.

Jersey, through JOA, is also a sponsor of the United Nations Junior Professional Officer scheme, which provides young professionals, sponsored by their respective governments, an extraordinary opportunity to embark on a career within the UN system. To date, all of JOA's UN JPO's have gone on to secure roles within the UN on completion of their two-year placements.

JOA Programme Associate (intern)

Richard Crane
*Street Child (2024-2025)**
Athene Jackson
British Red Cross (2025-2026)
Matthew Maurant
HelpAge International (2025-2026)
Nicole McPhail
Habit for Humanity GB (2025-2027)

United Nations Junior Professional Officer (UN JPO)

Leila Osman
Associate Reporting Officer
UNHCR – Kyiv, Ukraine (2024-2026)

Amber Mezbourian
Associate External Relations Officer
Cox's Bazaar, Bangladesh (2025-2027)

*(completed JOA section of placement in 2024)

For more information on how to get involved with JOA visit: www.joa.je/get-involved



Leila Osman, United Nations Junior Professional Officer (JPO) - Ukraine

United Nations Junior Professional Officer (UN JPO)

"The UN JPO programme presented me with a unique and important opportunity to kickstart my career in the humanitarian field. Not only does it catapult you into a system that can be challenging to access, but it also opens up the door to an incredibly enriching learning experience and an exciting and completely new life for two years."

Leila Osman, Associate Reporting Officer, UNHCR, Kyiv, Ukraine

"I am incredibly grateful for this experience and hope that Jersey can continue to support others like me in this way"



Athene Jackson, 11th Programme Associate -
Jersey Overseas Aid / British Red Cross

Programme Associate

"Since joining as Programme Associate last year, I have had countless opportunities to gain exposure and hands-on experience across a variety of teams (including fundraising, communications, operations) and actors (from donor to NGO) within the humanitarian sector. The supportive network embraced by the programme has facilitated me to take on challenges throughout, whether it be supporting with JOA's JIDN events, participating in a monitoring visit for the Conservation Livelihoods programme, attending the largest annual humanitarian conference as a fundraiser or engaging in multinational strategy calls."

"JOA gave me experiences and insights I'll carry throughout my career - it's an internship that truly invests in your growth. Being part of a small team with such high standards meant I learned from every corner of the organisation."

Athene Jackson, Programme Associate,
British Red Cross

Governance

2025 Governance Overview

JOA has a hybrid but effective governance structure, whose three principal components – Chair (Minister), independent States-appointed Commission, and Executive Director – each ensures the good performance of others, while also being anchored to their own outside channels of accountability. In addition, this combination of political, independent and subject-matter expertise, enables informed decisions to be made about grants, policies and strategic direction with considerable opportunity for internal challenge and external scrutiny.

Our Governance Model

JOA operates under an independent, transparent and robust governance structure.

- **The Commission** sets strategic direction, approves funding and policies, oversees risk, scrutinises performance and holds Executive Director to account.
- **The Executive Director** manages operations, staff, systems and controls. Provides an annual governance statement to the Government of Jersey, which includes internal controls and value for money.

This model supports operational independence while meeting the high standards expected of a publicly funded body.

Governance Overview

 Leadership • Chair & Commission • Sets strategy, approves grants and policies, oversees risk	 Executive • Executive Director, leads operations • Accountable Officer, ensures propriety, regularity and value for money
 Assurance • Rigorous project selection process • Robust due diligence including in country assessments • In-person monitoring visits • Independent project audits and External Evaluations	 Transparency • States Greffe minuted Commissioner meetings • Annual Report and Accounts presented to States Assembly. • JOA Chair (Minister) attends Scrutiny Hearings and answers questions without notice

Community facilitator taking notes at village meeting, Rwanda.
Credit: Spark Microgrants

Leadership and Roles

Our Executive Director



Edward Lewis
Executive Director

Our Commissioners

The JOA Commission is comprised of six members: the Minister for International Development as Chair, two States Members and three independent Non-States Commissioners.



Deputy Carolyn Labey
Chair and States Commissioner



Connétable Philip Le Sueur
States Commissioner



Therese Morel
Non-States Commissioner



Deputy Steve Ahier
States Commissioner



Allistair Calvert
Non-States Commissioner



Julia Hulme
Non-States Commissioner
and Vice Chair

Commission membership

Name	Role	Type	Remuneration	Meetings Attended (12)
Minister for International Development, Deputy C.F. Labey <i>Grouville</i>	Chair	States Member	Nil	11
Connétable P.B. Le Sueur <i>Trinity</i>	Commissioner	States Member	Nil	9
Deputy S.M. Ahier <i>St. Helier North</i>	Commissioner	States Member	Nil	12
Mr. A. Calvert	Independent Commissioner	Independent	Nil	9
Ms. T. Morel	Independent Commissioner	Independent	Nil	9
Ms. J. Yun Hulme	Independent Commissioner / Vice-Chair	Independent	Nil	10

The Commission maintained a very high attendance rate, ensuring continuous oversight, timely decisions and strong governance throughout the year.

Work of the Commission in 2025

In 2025 the Commission met regularly to provide strategic leadership, oversight and challenge across all areas of JOA's work. Key matters considered during the year included:

- Approval of new multi year development, humanitarian and Jersey Charity grants.
- Review and approval of updated strategies and policies.
- Oversight of JOA's annual budget, expenditure, reserves and financial controls.
- Monitoring organisational performance, including risk management, HR and staffing matters.
- Reviewing progress across JOA's portfolios and scrutinising programme performance.

The Commission also provided continuous challenge and assurance to the Executive, ensuring JOA's work remained aligned with its mission, legal obligations and the Public Finances Manual.

Accountability and Transparency

The Commission's proceedings are formally minuted by the States Greffe; annual reporting and audited financial statements are presented to the States Assembly. The Minister appears before Scrutiny and answers Questions Without Notice on JOA's performance.

Remuneration and Expenses of Commissioners

Commissioners receive no remuneration for their work with JOA. Under Clause 9 of the Terms of Appointment, Commissioners may reclaim reasonable out of pocket expenses incurred while undertaking official duties. A Register of Interests and a Register of Gifts and Hospitality are maintained and regularly reviewed, with no material entries recorded in 2025.

Risk Management

Effective risk management underpins JOA's ability to meet its objectives and maintain public trust. Beginning in mid-2023, the Head of Finance assumed responsibility for the compliance function at JOA. This role necessitated close collaboration with the Government of Jersey's Terrorist Financing working groups and the Jersey Financial Services Commission (JFSC) to develop and implement AntiMoney Laundering (AML) and Terrorist Financing (TF) policies. These efforts were part of JOA's ongoing commitment to adhere to the Jersey AML Handbook and the Non-Profit Organisations (Prescribed NPOs – Additional Obligations) (Jersey) Order 2022.

Approach to Risk Management

JOA maintains a proactive and proportionate risk management system covering organisational, programmatic, financial, safeguarding, information and reputational risks. The organisational risk register is reviewed quarterly by management and presented to the Commission, with escalation where necessary.

Assurance Framework



Information Governance and Anti-Money Laundering/Counter-Terrorist Financing (AML/CTF) Compliance

JOA's AML/CTF controls are in line with the Jersey AML Handbook, with JOA working closely with Government working groups and the JFSC. Controls were applied to high-risk humanitarian disbursements; earlier MONEYVAL scrutiny affirmed these frameworks, which continued to be strengthened in 2025. No data protection incidents were reported.

Grant Level Risk Controls

- Structured application and assessment; formal due diligence.
- Tranche releases contingent on deliverables and financial probity.
- RAG ratings and enhanced monitoring for higher risk contexts.
- Use of no cost extensions, suspension or termination where warranted.
- All grant agreements are checked and approved by the Law Officers' Department (LOD).

Risk: Significant budget reduction for JOA

Risk category: Strategic	Consequences: Impairment of ability to conduct projects; reputational damage	Rating: Medium-High	Risk trend: 
Controls: (Summary)	Outreach and education to maintain public understanding; budget formally tied to Gross Value Added (GVA); strengthened engagement with Ministers and States Members		

Risk: Abrupt deterioration in political/security conditions in target countries

Risk category: Strategic	Consequences: Disruption to programmes; committed funds jeopardised; reputational damage	Rating: Medium	Risk trend: 
Controls: (Summary)	Political risk assessment integrated into project selection; horizon scanning; close contact with partners and relevant authorities		

Risk: Significant project failure

Risk category: Programme & Grant Management	Consequences: Money wasted; reputational damage	Rating: Medium	Risk trend: 
Controls: (Summary)	Rigorous due diligence; strong grant agreements; monitoring and milestone-linked tranche payments; additional scrutiny for zero-benefit-risk projects		

Risk: Decline in global humanitarian funding available to partners

Risk category: Programme & Grant Management	Consequences: Reduced partner capacity; delays in delivery; misalignment with strategic objectives	Rating: Medium	Risk trend: 
Controls: (Summary)	Partner financial health checks; multi-year agreements; diversification of partner base; open dialogue with other donors and stakeholders		

Grant Level Risk Controls cont.

Risk: Abrupt departure of key JOA staff			
Risk category: Operational	Consequences: Impairment of operational capability for several months	Rating: Medium-High	Risk trend: 
Controls: (Summary)	Succession planning; formalised procedures; cross-cover; competitive remuneration and professional development		
Risk: Terrorist financing, money laundering, or sanctions breach			
Risk category: Financial	Consequences: Severe reputational damage to JOA and Jersey; potential criminal proceedings	Rating: Medium-High	Risk trend: 
Controls: (Summary)	Participation in Island-wide AML/CTF initiatives; rigorous due diligence; clear obligations in grant agreements; compliance with AML Handbook and NPO Order		
Risk: Significant loss or theft of Jersey funds (>£10k)			
Risk category: Financial	Consequences: Reputational damage; loss of public support; impact on project delivery	Rating: Medium	Risk trend: 
Controls: (Summary)	Segregation of duties; financial audits; scrutiny of reports; fraud policies and partner procurement controls; recovery protocols		
Risk: A staff member or volunteer is killed, seriously hurt or abducted			
Risk category: Health & Safety	Consequences: Inability to recruit volunteers; reputational damage; potential civil proceedings	Rating: Medium-High	Risk trend: 
Controls: (Summary)	Travel risk assessments; FCDO guidance; HEAT/security training; adequate insurance and crisis communication procedures		
Partner, volunteer or staff member abuses beneficiary			
Risk category: Safeguarding & Reputation	Consequences: Severe reputational damage; Island-wide drop-in support for overseas aid	Rating: Medium-High	Risk trend: 
Controls: (Summary)	Safeguarding due diligence; mandatory policies; DBS checks; robust reporting obligations; clear incident and cessation protocols		

Assurance statement: JOA's governance, financial controls and compliance systems remained robust in 2025. Where delivery risks rose, mitigation measures were promptly applied and overseen by the Commission.



Hari Dhakal in his nursery after CSA training
Credit: CBM UK - @SAPPROS

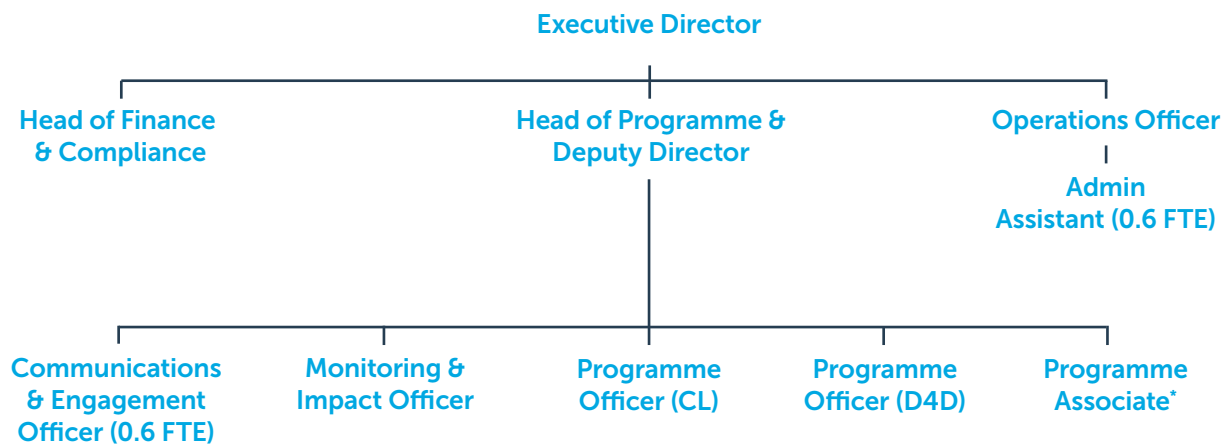
People, remuneration & organisational capability

Workforce & capability

JOA strengthened organisational capacity through targeted recruitment and a cloud-based HR system (SenseHR). By year end, JOA employed nine permanent staff (two part time), including a Dairy for Development Programme Officer to reflect portfolio scale. Rollout of Sense HR improved workforce data, processes and accessibility.

We continued to invest in specialist skills: staff undertook training spanning humanitarian action, Hostile Environment and Awareness Training (HEAT), safeguarding, AML/CTF, data protection, public finance, disability inclusive development and project management. These investments directly support high quality grant management, risk control and partner engagement.

JOA Organogram End 2025



**The Programme Associate position rotates every six months. The first six months is spent working directly for JOA before moving to an International NGO for the final 12 months of the 18-month internship*

Culture, engagement & talent pipeline

JOA promotes a supportive, high performing culture. In the Government of Jersey's "Be Heard" survey (Q1 2024), JOA achieved a **BCI score of 901 (3-star, worldclass)**, significantly above the Government average. Our **Programme Associate** pathway and **UN JPO sponsorship** continue to open professional routes into development and humanitarian careers, with alumni moving into substantive roles.

Training & development

Jersey Overseas Aid provides targeted training to ensure staff can carry out their roles effectively, responsibly and in line with Jersey's legal and regulatory standards. Our training focuses on:

- **Professional skills and role readiness:** Ensuring staff have the knowledge to manage grants, assess partners, review budgets and deliver effective programmes.
- **Financial management:** Building capability to analyse budgets, monitor project expenditure and ensure value for money for Jersey taxpayers.
- **Counter-terrorist financing and compliance:** Meeting Jersey's AML/CTF obligations by training staff to identify risks, conduct due diligence, and prevent the misuse or diversion of funds.
- **Governance and accountability:** Strengthening oversight, transparency and public confidence in JOA's work.

Training and Development Undertaken by JOA Staff in 2025:

Type of qualification	Description	Institution/training provider	Number of Staff
Postgraduate, Master of Arts	Humanitarian Action and Peacebuilding	Oxford Brookes University	1
Postgraduate, Master of Science	Humanitarian Action (ongoing)	School of Oriental and African Studies (SOAS)	1
Specialist safety and security training	Hostile Environment Awareness Training (HEAT)	British Red Cross	3
Core mandatory learning	Corporate Data Protection, Cyber Security	Government of Jersey	10
	Safeguarding		10
	Online Public Finance Manual		10
	Online Fraud/Terrorist Financing		10
Regulatory training	Prescribed NPO Workshop	Jersey Financial Services Commission	8
Technical input	Disability inclusive development online workshop	CBM UK	6
Foundation Certificate	Project Management DPro	PM4NGOs	2

Remuneration & Pay

Our remuneration framework balances competitiveness with responsible use of public funds. Salaries are benchmarked against comparable roles across the Government of Jersey, Arm's Length Bodies, Jersey charities and UK aid organisations. The Jersey Overseas Aid Commission (Jersey) Law 2005 provides the underpinning governance standards, with Commissioners serving without remuneration. Together, these benchmarks ensure JOA salaries remain proportionate, competitive and aligned with local expectations for publicly-funded bodies.

An independent 2022 review found JOA salaries to be midrange. Pay ratios remain well within norms for publicly funded bodies. Benefits include a 10% employer pension contribution and private health insurance.

Outcome: The combination of clear governance, proportionate assurance and a skilled, motivated team underpins JOA's ability to deliver results and steward public resources responsibly.

Remuneration & Pay Transparency

JOA remains committed to proportionate, transparent and responsible remuneration. Our pay ratio of **4.3:1** (highest to lowest full-time-equivalent salary) is significantly lower than the ratios typically seen across publicly funded bodies and arm's-length organisations. This reflects JOA's lean structure and ensures that public funds are directed primarily towards frontline international development outcomes rather than internal overheads.

How JOA benchmarks pay

- **Government of Jersey civil-service grades** (structured, transparent pay framework)
- **Jersey Arm's-Length Bodies** (JCRA, JCC, JDC) for public sector comparability
- **UK-based specialist aid agencies** of similar size and mandate

Administrative cost efficiency

JOA maintains an efficient administrative structure compared with similar public donor programmes and development agencies. Published figures from comparable organisations indicate administrative costs typically ranging on average between 6-15% of programme expenditure.

JOA consistently operates at the **lower end** of this spectrum.

JOA's administrative and staffing costs represented just 3.4% of total expenditure in 2025, or <2% for administrative costs alone - significantly below typical donor overhead levels.

UN agencies apply a standard 8% cost-recovery rate for indirect costs, while NGO overheads generally range from 6-15%.



*Distribution of bread in Deir Al-Balah.
Credit: Maxime Le Lijour, WFP*

Sustainability

JOA is committed to operating responsibly and sustainably across its internal operations and international programming. Our approach is built around three pillars — **Environmental, Social and Economic sustainability** — and reflects both Government of Jersey expectations and our role as a publicly funded donor.

Environmental Sustainability

Transport and Carbon Emissions

Although JOA has a small operational footprint, we work proactively to minimise our environmental impact. JOA does not own or lease any vehicles, and staff use personal transport only when required. Day-to-day operational impacts are reduced through:

- **Flexible working**, which reduces commuting and unnecessary travel.
- **Sustainable commuting habits** — typically **70–90% of the team walk, cycle or use public transport**.
- **Minimising flights** by prioritising remote meetings unless in country visits are essential for due diligence or monitoring.
- **Offsetting all carbon emissions from overseas travel** through the **ReWild Carbon Programme**, contributing to internationally recognised habitat restoration.

Resource Consumption and Recycling

JOA continued to reduce resource use and improve recycling practices in 2025. This includes:

- Prioritising **digital documentation**, reducing printed materials for Commission meetings and operations.
- Ongoing enhancements to **SmartSimple**, JOA's online programme management system, which reduces paperwork and improves efficiency.
- Transitioning **all volunteer applications and interviews to online platforms**, significantly reducing paper and energy use.

These organisational practices complement the environmental sustainability embedded within many of JOA's funded programmes.

Climate Finance

JOA plays a central role in meeting Jersey's international climate finance commitments. In 2024, JOA contributed to Jersey's submission for the UK's first **Biennial Transparency Report (BTR)** under the Paris Agreement's Enhanced Transparency Framework. JOA reported **£7.4 million** in bilateral Aggclimate relevant support for 2021–2022, demonstrating Jersey's contribution to global climate mitigation and adaptation efforts.

Across our multi year development programmes, JOA prioritises:

- **Nature based solutions**
- **Sustainable agriculture and agroecology**
- **Renewable energy access**
- **Watershed and landscape restoration**
- **Community level disaster preparedness**
- **Biodiversity conservation**

For example, in Ethiopia JOA supports women led cooperatives restoring degraded watersheds through agroecological practices that improve soil health, recharge groundwater, strengthen livelihoods and sequester carbon.

Social Sustainability

Inclusive and Ethical Practice

JOA's programming and internal operations reflect a strong commitment to inclusion, equity and safeguarding. All partners must meet clear standards related to:

- Protection of vulnerable people
- Gender equality
- Disability inclusion
- Community ownership
- Ethical labour and rights based programming

These standards are embedded into due diligence, grant agreements, reporting structures and monitoring visits.

Economic Sustainability

Responsible Use of Public Funds

JOA is committed to delivering impact while ensuring prudent and transparent use of public resources.

In 2025:

- Expenditure remained within the approved budget envelope.
- Administrative costs remained **materially lower than sector averages**, an important indicator of cost-effectiveness.
- Structured approvals, tranche based payments and strengthened assurance frameworks ensured all spending met requirements for propriety, regularity and value for money.

Sustainable Funding Models

JOA's multi year approach provides partners with predictability and supports long term planning — a key element of sustainable development practice. Programmes are designed to deliver durable benefits, strengthen local systems and build capacity that endures beyond the funding cycle.

Sustainability in Programmes (SDGs)

Sustainability is embedded in every part of JOA's portfolio. Programmes across Conservation Livelihoods, Dairy for Development, Financial Inclusion, Humanitarian Response and Jersey Charities make substantive contributions to the **Sustainable Development Goals**, particularly:

- **SDG 1 & 2:** Poverty reduction and food security
- **SDG 5:** Gender equality
- **SDG 6:** Water and sanitation
- **SDG 7:** Clean energy
- **SDG 13:** Climate action
- **SDG 15:** Life on land
- **SDG 17:** Partnerships for the goals

Our Commitment

JOA will continue strengthening sustainability across operations and programmes, including improved environmental metrics, enhanced climate finance reporting and deeper integration of SDG mapping.

Sustainability is central to JOA's mission — shaping how we operate, how we invest and the long term impact we seek to achieve.

Finance Report

Finance Overview

JOA's budget is formally linked to the size of Jersey's economy. In 2025, funding was set at **0.3% of Gross Value Added (GVA)**, broadly in line with the **OECD donor average of 0.33%** and contributing to Jersey's reputation as a responsible and internationally engaged jurisdiction.

Budgets are developed by the Executive Director and reviewed and approved by the Commission, which receives financial updates at its regular meetings. JOA works closely with Treasury under a Memorandum of Understanding and complies with all relevant provisions of the Public Finances Manual.

Financial Management and Controls

Payments are released in tranches linked to delivery milestones and partner reporting, a model that supports value for money and enables financial control even in complex operating environments.

The ongoing development of **SmartSimple**, JOA's electronic grant management system, has improved financial tracking, automated workflows and strengthened the link between performance and payments. Where partner obligations are not met, payments are withheld until issues are resolved. JOA retains the right to reclaim funds where necessary.

Budget Performance

JOA delivered its entire 2025 work programme **within the approved budget envelope**. Expenditure across the development, humanitarian and Jersey Charities portfolios aligned closely with planned allocations. Minor underspends were due mainly to timing of tranche payments and no cost extension requests; these funds were returned to central reserves in accordance with financial policy.

There were **no overspends, no unapproved expenditures, and no breaches of the Public Finances Law**. All expenditure met requirements for propriety, regularity and value for money.

Summary

Strong financial controls, regular oversight, and improved digital systems ensured that public funds were managed responsibly and transparently throughout 2025. JOA's financial performance continues to align with good practice in public financial management and reflects the organisation's commitment to accountability and high quality delivery.

List of 2025 Grants

International Development Grants

Agency	Programme	Country	Theme	Value
Opportunity International UK	Resilient Rural Economies and Livelihoods in Malawi	Malawi	Financial Inclusion	£1,500,000
Restless Development International	Financial Inclusion & Innovation Hub	Sierra Leone	Financial Inclusion	£1,350,000
Renewable World	Renewable Energy Access for Livelihoods in Fragile Buffer Zones Phase II (REALIZE 2)	Nepal	Conservation Livelihoods	£1,406,904
Tearfund	Scaling Up Conservation of Endangered Natural Resources for Sustainable Economic Returns and Value Empowerment (SU-CONSERVE)	Malawi	Conservation Livelihoods	£1,500,000
Heifer Nederland	Jersey Valleys Nepal: Fostering Resilience through Sustainable Dairy Development	Nepal	Dairy for Development	£1,500,000
Habitat for Humanity GB	HOMES Nepal: Housing Opportunities and Microfinance Empowerment Solutions	Nepal	Financial Inclusion	£1,500,000
CAFOD	Women and Girls FIRST (Financial Inclusion & Resilience Strengthening) in Sierra Leone II	Sierra Leone	Financial Inclusion	£1,500,000

Jersey Charities

Agency	Programme	Country	Value
Together Making a Difference	BMS Model Primary School – extension	Bangladesh	£28,739
Island Friends Together	Facilitating sustainable livelihoods in Northern Sri Lanka	Sri Lanka	£9,445
RJAHS	Jersey Dairy Development in Zambia (JDDZ) Phase II	Zambia	£1,019,803

List of 2025 Grants cont.

Humanitarian

Agency	Programme	Country	Value
Aid Fund for Syria	Top Up Allocation - Aug 25	Syria	£200,000
British Red Cross	Afghanistan Earthquake Appeal	Afghanistan	£150,000
British Red Cross	Myanmar Earthquake Appeal	Myanmar	£100,000
British Red Cross	"One Plan" Ukraine Response	Ukraine	£200,000
British Red Cross	Cash Hub Phase II (2025-27)	Global	£1,200,000
Caritas Spis - Spišská katolícka charita	Phase IV - Psycho-social support for IDPs/refugees in Ukraine	Ukraine	£11,600
HelpAge International UK	Emergency Assistance for Earthquake-Affected Older People and Vulnerable Communities in Myanmar	Myanmar	£100,000
HelpAge International UK	Bridging the gap: funding support for marginalised refugees in northwest Tanzania	Tanzania	£40,000
International Health Partners	Gaza and West Bank Response (July 2025 - July 2026)	Palestine	£100,000
International Health Partners	Central Africa Region Response - Phase II (2025-2027)	South Sudan, Sudan	£60,000
Medical Aid for Palestinians (MAP)	Supporting Emergency Cancer Care in Gaza and Emergency Preparedness in the West Bank	Palestine	£100,018
OCHA	2025 oPt Humanitarian Fund	Palestine	£200,000
OCHA	2025 oPt Humanitarian Fund Top Up - July	Palestine	£100,000
OCHA	2025 oPt Humanitarian Fund Top Up - October	Palestine	£200,000

Humanitarian cont.

Agency	Programme	Country	Value
People In Need (PIN) UK	Myanmar Earthquake Response	Myanmar	£100,000
Start Network	Pooled Funds Community of Practice (CoP) (2026-27)	Global	£81,840
Start Network	Start Fund Bangladesh - Top Up Allocation - Dec 25	Global	£100,000
Street Child	Cyclone Chido Response	Mozambique	£150,000
UNICEF	Eastern Democratic Republic of Congo (DRC) Appeal	Congo, D.P.R	£150,000
UNHCR	Sudan Emergency Response - Top Up Allocation - Oct 2025	Sudan	£300,000
UNHCR	Ukraine Winter Response Plan 2025/26	Ukraine	£200,000
World Food Programme	WFP emergency response in the State of Palestine 2023-2028	Palestine	£100,000
World Food Programme	WFP State of Palestine Response - Top Up Allocation	Palestine	£200,000
World Food Programme	Sudan Emergency Response	Sudan	£120,000

2025 Accounts

All JOA transactions are made through the States Treasury, and the figures below come from the States Accounting System. JOA is subject to internal and external audits like other departments, though is exempt from adhering to States Financial Directions. JOA's accounts are also found in a slightly different format in the 2025 Government of Jersey Annual Report.

2025 Income and Expenditure

These accounts exclude funds raised by the Bailiff's Ukraine Appeal

Year ended
31 December 2025

Funding Stream	Notes	% of Spending	Total Funds £
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Incoming Resources

States Grant			£22,221,000
Other Income			£16,794

Total Incoming resources			£22,237,794
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Resources Expended

International Development Projects		51.34	£11,416,416
Emergency and Humanitarian Aid		25.82	£5,740,892
Community Work Projects		1.09	£241,405
Local Charities Working Abroad		16.56	£3,683,224
Travel, Accommodation & Hospitality	2	0.95	£210,298
Salaries, Pensions and Social Security	3	1.56	£347,913

TOTAL resources expended		97.31	£21,640,148
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Administration Costs

Salaries, Pensions and Social Security	3	1.16	£257,485
Editorial, Design and Fine Art Services		0.09	£19,914
IT Support		0.08	£18,828
Travel ,Accommodation & Hospitality	2	0.00	£433
Business & Management Services		0.18	£40,294
Premises and Maintenance		0.08	£18,134
Insurance		0.19	£42,063
Education and Training Services		0.00	£206
Other expenses		0.02	£4,790

TOTAL administration expended		1.81	£402,147
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Unexpended Funds		0.88	£195,499
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TOTAL SPEND			£22,042,295
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Notes

1. **Basis of apportionment for Personnel costs is Staff time.**
Basis of apportionment for Travel is Activity based.
Governance costs relate to statutory and regulatory compliance.

2. **Allocation of travel & accommodation**

Travel and accommodation expenditure incurred during the year relates primarily to the delivery and oversight of programmes overseas. Costs are distributed across programme areas in line with operational need, with the majority supporting frontline project delivery and emergency response activity.

The amount spent on travel and accommodation is analysed by programme area as follows:

Cost Type	Travel, Accommodation & Hospitality
Total allocated	£210,73
International Development Projects	£75,628
Emergency and Humanitarian Aid	£34,154
Community Work Projects	£99,335
Local Charities Working Abroad	£1,181
Operations, Administration & Governance	£433
Basis of apportionment	Activities visited

3. **Allocation of Personnel costs**

These costs have been apportioned across the programme areas on the basis disclosed in note 1 and allocated as set out in the table below:

Cost Type	Salaries, Pensions and Social Security
Total allocated	£605,398
Operations, Administration & Governance	£257,485
International Development Projects	£126,067
Emergency and Humanitarian Aid	£61,686
Community Work Projects	£118,646
Local Charities Working Abroad	£41,514



*Women participating in village meeting, Rwanda.
Credit: Spark Microgrants*



**"There is a great sense here,
in my view, of moving forward,
of seeing and being aware of
the history of this wonderful
place but to also remember
not just the lessons of history,
but how you apply that today."**

*The words of the Rt Hon Lord Soames of
Fletching, grandson of Sir Winston Churchill, on
his visit to Jersey to commemorate Liberation 80.*

THE COMMISSION

Chair: Deputy Carolyn Labey

Members: Julia Hulme (Vice Chair), Deputy Steve Ahier,
Connétable Philip Le Sueur, Alistair Calvert, Therese Morel

JOA STAFF

Executive Director:

Edward Lewis

Head of Programme & Deputy Director

Gilly Challinor

Programme Officer (D4D):

Josef Trott

Operations Officer:

Rachel Carlotti

Communications & Engagement

Officer: Lisa Downes

Monitoring & Impact Officer:

Harriet Hall

Administration Assistant:

Doreen Cauvain

Programme Officer (CL)

Meredith Richards

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