



Annual Report

2024

Contents

Foreword	01	Jersey Charities	34
Tribute to Simon Boas	02	Project In Focus – Gurkha Welfare Trust	35
Introduction	04	Volunteering and outreach	36
Our mission	06	JOA Opportunities	38
Principles	08	Organisational Performance Overview	40
Approach	10	Programme Management	42
Project selection process	12	Outreach, Community, Training	42
Monitoring and impact	13	Organisational Design, Structure and Partnerships	43
IDG Overview	16	Ethics and Integrity	44
Financial Inclusion	18	People, Remuneration and Diversity	44
Project in focus	20	Finance	45
Individual Case Study	21	Communication and Engagement	45
Dairy for Development	22	Risk Management	46
Project in focus	24	Information Governance	47
Individual Case Study	25	Are we achieving our objectives?	48
Conservation Livelihoods	26	JOA Risk Matrix (Summary)	52
Project in focus	28	List of 2024-funded Grants	53
Individual Case Study	29	International Development Grants	53
Humanitarian response	30	Jersey Charity Grants	54
Raising the profile of JOA's Humanitarian Donorship	32	Humanitarian Grants	54
		Bailiff's Ukraine Appeal	55
		2024 accounts	56



A local fisherman casts a fishing net onto the Zambezi River in the Barotse floodplains. Credit: People in Need / Grace Sikanda

Jersey's Minister for International Development and JOA Chair, Deputy Carolyn Labey, meeting Joyce Msuya, the UN's Assistant Secretary-General for Humanitarian Affairs

Foreword

2024 was an exceptionally difficult year and there can only be one place to start; the passing of JOA's Executive Director, Simon Boas. Simon died in July at the age of 47 and was buried in his beloved parish of Trinity. His beautiful service brought people together from all over the world which demonstrated what an incredibly full and rich life he led. I employed Simon in 2016, his mandate was to help create a modern, professional aid agency that the Island could be proud of. He more than delivered to a joint vision we had to use Jersey assets - its cows, and expertise in finance and conservation and I consider myself very fortunate to have worked so closely with him on a daily basis. Simon was an inspirational, fun loving and highly intelligent man with a huge amount of humour and humility. A tribute to Simon can be found on page 2.

As I reflect on the achievements in 2024, I am immensely proud of how JOA continued to effectively deliver its aid programme in the face of such challenging circumstances. I would like to acknowledge and pay tribute to the JOA team who, despite losing a dear colleague and friend, continued JOA's core mission of effective assistance to the world's most vulnerable. The organisation showed great resilience, dedication and depth, demonstrating the value and need of investing in a professional workforce.

Last year was a standout year for our humanitarian funding, with Jersey becoming co-chairs of a key United Nations humanitarian group, a first for a non-Member State. This leadership role, alongside Italy and the Office for the Coordination of Humanitarian Affairs (OCHA), saw Jersey steer the discussion around important issues facing government donors and relief agencies alike. It was an appointment that did not go unnoticed with the then UN's Assistant Secretary-General for Humanitarian Affairs, Joyce Msuya, praising Jersey in its role 'from aid recipient to humanitarian leader'. Throughout 2024 our targeted humanitarian efforts continued to support Ukraine and address crises in Gaza, the Horn of Africa, Central African Republic, Syria, and Yemen.



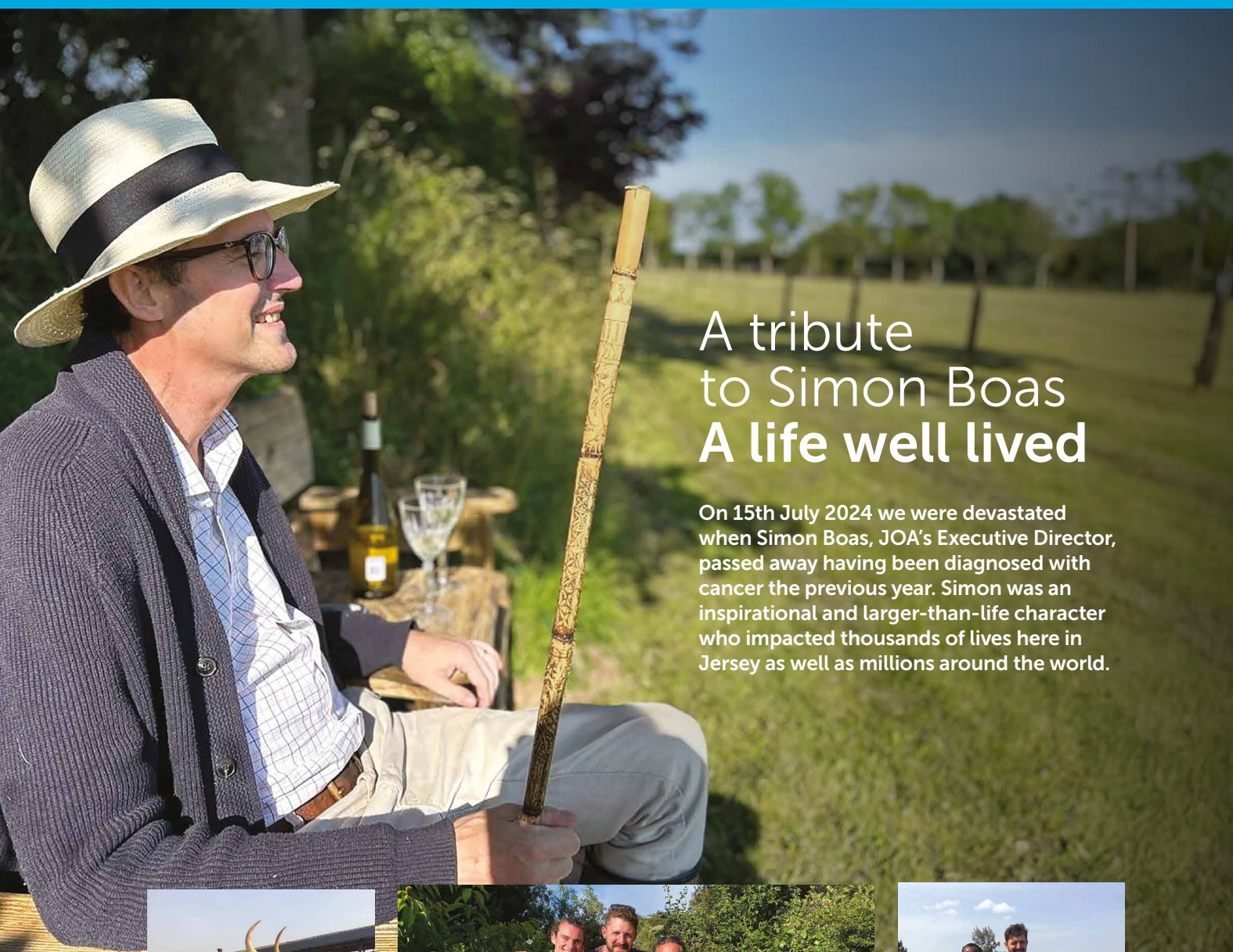
JOA's development portfolio expanded, with 11 new multi-year projects across our three focus areas; Dairy for Development, Financial Inclusion, and Conservation Livelihoods. We welcomed JOA partner, the Toronto Centre to Jersey to host a Financial Crime conference with the Jersey Financial Services Commission, engaging representatives from financial institutions globally. We strengthened our Monitoring, Evaluation, and Learning (MEAL) systems, and are now able to report and track a set of standard indicators across our projects. This allows JOA staff to monitor key activities, identify trends and measure impact, further improving accountability and oversight.

Our volunteering programme reached new heights, with record numbers of applicants for projects in Nepal, Rwanda, and Malawi. We also welcomed two new Programme Associates and saw a fifth Islander placed with the UN's refugee agency, UNHCR, through the Junior Professional Officer (JPO) programme.

Our outreach efforts also grew, with increased newsletter subscriptions and attendance at Jersey International Development Network (JIDN) events. We partnered with UNHCR to host the European premiere of The Rohingya Experience exhibition in St. Helier, that beautifully captivated the trials, triumphs and resilience of the world's largest stateless population. We also significantly increased our community and school engagements, informing over 800 school children of JOA's work and the impact it is having overseas.

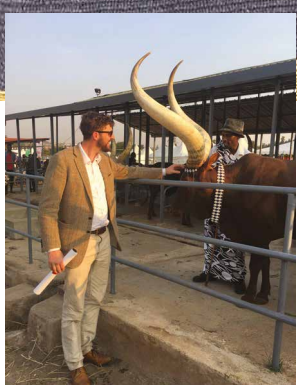
Finally, I would like to thank the JOA Commissioners for their time and dedication in delivering effective governance and oversight, especially Doug Melville, who stepped down as Vice-Chair in December after nine years of service. Doug brought a huge amount of energy and expertise to the organisation and has been instrumental in its development over the years. Doug's contributions have been invaluable, and he will be greatly missed by all at JOA.

Deputy Carolyn Labey
Minister for International Development & Chair of Jersey Overseas Aid Commission



A tribute to Simon Boas A life well lived

On 15th July 2024 we were devastated when Simon Boas, JOA's Executive Director, passed away having been diagnosed with cancer the previous year. Simon was an inspirational and larger-than-life character who impacted thousands of lives here in Jersey as well as millions around the world.



Simon passed away peacefully in Jersey in the summer, surrounded by his family. Our hearts go out to Simon's wife Aurelie, his parents Tony and Sarah, and his sister Julia during this time of profound loss.

Simon brought his expertise and experience to JOA following a distinguished career in international development spanning many years, with a focus on the Middle East. In his eight years as JOA's Director, Simon delivered on a vision which transformed JOA into the agile and respected international aid agency it is today, giving tangible impact, reflecting the generosity of Jersey and its residents. Beyond this, Simon extended his boundless energy and voluntary spirit to Chairing Jersey Heritage Trust, serving in the Trinity Honorary Police and offering his time to the Samaritans.

More recently Simon was able to use his warmth, intellect, writing prowess - and his own tragic circumstances - to offer comfort to so many, endearing him to all who were lucky enough to have known him and beyond. He intimately shared his cancer diagnosis, inspiring millions around the world with his positive approach and outlook on both life and death. His words went viral, were published in national newspapers and his uplifting messages were discussed in pubs, read out in common rooms and shared around kitchen tables all over the world. People wrote to him from every continent, thanking him for being so honest, for engaging in the challenging conversation around cancer and death and providing comfort to both those experiencing the illness and those caring or concerned for a loved one.

In his final weeks he continued to attend Board meetings, continued to serve in the Honorary Police, wrote a poem and even found it within himself to write a book, 'A Beginner's Guide to Dying' which will be published later this year and the proceeds from which will be donated to palliative care charities. He received the Bailiff's Silver Medal for 'his inspirational contribution to the Island' and was honoured by the World Jersey Cattle Bureau in recognition for the promotion of the Jersey Breed in Central and East Africa.

Shortly before his death Simon received a personal letter from King Charles III who praised Simon's exceptional charitable service and conveyed his admiration for his courageous approach to his illness.

While we all mourn Simon's passing, both Commissioners and the dedicated staff at JOA, find solace in the privilege of having worked alongside him and the honour of sharing some of his journey with him. His legacy will live on in the countless lives he touched with his kindness, compassion, sense of humour and love of life.

The JOA Commissioners and staff were so incredibly touched by the outpouring of love, admiration and support following Simon's death.

Rest in peace, dear friend. You will be so very deeply missed and will remain forever in our hearts.



Members of the Savings and Lending group during their saving activity in Nyamagabe district. Credit: Trócaire

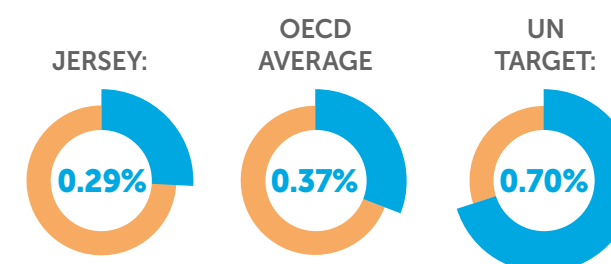
Jersey Overseas Aid

Established 1968

JOA is an international aid agency funded by the States of Jersey that has been providing life-changing assistance to people in developing countries since 1968. JOA reaches more people every year than live on the Island.

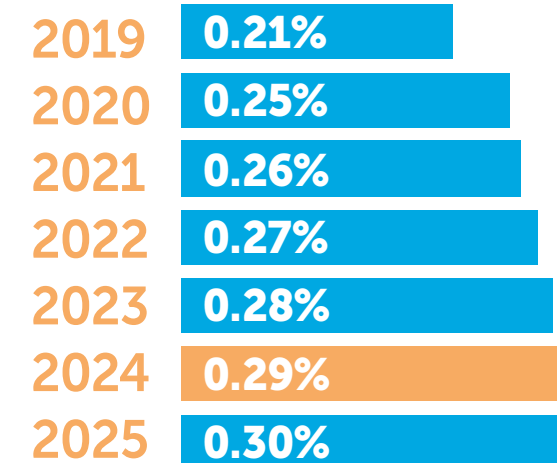
JOA budget

Since 2021, JOA's budget has been formally tied to Jersey's Gross Value Added (GVA), meaning funding is proportionate to the Island's economy. In 2024 this equalled 0.29%. For context, the OECD country average is 0.37% and the UN's official development assistance (ODA) spending target for countries is 0.7%.



Gross Value Added

Percentage of GVA JOA received / will receive.



GVA is the measure Jersey uses to account for the value of annual economic activity

JOA has four main funding channels:

International Development Grants

These are multi-year projects awarded to registered UK and international charities. Jersey concentrates its major development grants on three carefully chosen themes – Dairy for Development, Financial Inclusion and Conservation Livelihoods – selected for their effectiveness in bringing lasting change to the lives of the poor and because they are areas in which Jersey has skills and knowledge that can be shared to add particular value.

Humanitarian and Emergency Aid

Jersey has supported nearly every major global emergency since JOA's establishment, responding to hurricanes, droughts, famine, earthquakes, and outbreaks of disease. The Island also supports civilians affected by conflict. Having once received humanitarian aid ourselves, we're proud to be in a position to save innocent lives abroad.

Jersey Overseas Charities

Jersey-based charities implement projects all over the developing world, receiving funds from JOA. In addition to the financial support, JOA provides capacity building and training.

Volunteering and Bursaries


Since 1972 Jersey has sent Islanders to volunteer for a few weeks on projects abroad. They bring a personal message that Jersey cares, and in many cases create enduring links between communities in Jersey and developing countries.

Introduction to Jersey Overseas Aid

Jersey is a 45-square-mile island, close to the French coast, with a population of about 107,000. As a Crown Dependency it is not part of the United Kingdom or the European Union, but is a self-governing jurisdiction with its own history and traditions, its own laws, and its own government and institutions. It is, technically speaking, a nation, with its own UN Country Code, although it still looks to the UK for defence.

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 of Jersey (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 Overseas Aid Commission (Jersey) Law (2005) – helps JOA pursue its long-term objectives unencumbered by short-term political considerations.

Our Mission



We will translate the generosity, skills and compassion of the people of Jersey into effective assistance for the world's most vulnerable people.

Objectives

JOA will pursue four related **general objectives**, which will be achieved by realising 11 more-specific **goals**.

A. To promote sustainable economic and human development in some of the most disadvantaged countries in the world

1. Jersey-funded projects make a measurable and lasting contribution towards the UN Sustainable Development Goals
2. Jersey-funded projects build the capacities of other actors to reduce poverty and suffering

B. To provide timely humanitarian assistance to victims of natural and manmade disasters

3. Jersey supports the emergency programming of the best international relief agencies
4. Jersey supports the effective coordination and efficient operation of the international humanitarian system

C. To facilitate the efforts of individuals and organisations in Jersey to provide assistance to the world's most vulnerable populations

5. JOA provides opportunities for Islanders to pursue projects and work (paid or voluntary) in international development
6. JOA promotes understanding and disseminates knowledge in Jersey about international relief and development
7. JOA builds the capacity and reputation of Jersey-based development-oriented organisations through close coordination and privileged partnerships
8. JOA engages with Jersey Charities, regulators and donors to ensure charities follow high standards of good practice

D. To reflect Jersey's international personality as a responsible global citizen and force for good in the world

9. JOA actively and positively engages with developing country governments, UN Agencies, charities and other donors
10. Jersey's aid programme is widely known and highly reputed
11. JOA is engaged with public and private sectors, charities and individuals to develop and coordinate philanthropy on the Island

**Turn to page 48 to see our progress against these objectives*

Principles

JOA is guided by the Principles of Aid Effectiveness, as developed in the 2005 Paris Declaration, the 2008 Accra Agenda for Action, the 2011 Busan Outcome Document and the 2014 Mexico Communiqué.

Secondly, JOA is guided by the principles of Good Humanitarian Donorship in the financing of humanitarian assistance, including the core values of Humanity, Impartiality, Neutrality and Independence.

Thirdly, JOA is guided by Jersey's staunch commitment to environmental protection and taking action to halt climate change, including the Government's 2019 declaration of a 'Climate Emergency' and its commitment to the Aichi Biodiversity Targets.

This has the following practical implications for our work:

Inclusion

We will prioritise interventions which are demonstrably sensitive to the inclusion of marginalised groups, including those which promote gender equality and the empowerment of Women, Girls and People with Disabilities, with the aim of 'leaving no one behind'.

Local Ownership

We will support projects which promote local ownership through the direct participation in project design, implementation and review of beneficiaries, target communities, civil society organisations, and local and national authorities.

Partnership and Coordination

We will promote partnership and coordination by working closely with other donors, governments and development-oriented organisations to share information, harmonise activities, reduce inefficiencies and increase impact.

Environment and Natural Resources

We will acknowledge the urgency of addressing environmental degradation and climate change by supporting projects which promote the protection of the environment and the sustainable management of natural resources.

Results

We will focus on results, ensuring our projects are properly evaluated and their outcomes and impact measured.

Exclusions

We will not support projects, whether humanitarian or developmental, which intentionally or otherwise exclude people on the grounds of race or religion, and nor will we support activities which seek to proselytise or convert.

Accountability

We will uphold our accountability to our beneficiaries and the people of Jersey by conducting due diligence on grantees, selecting projects empirically, monitoring activities and expenditure diligently, and transparently reporting what we do.



Financial Inclusion for Clean Cooking in Rwanda and Sierra Leone (FICCARS), in partnership with Empower Rwanda. Credit: Mercy Corps/Energy for Impact

Approach

JOA approaches its mission guided by the following ways of working.

Playing to Jersey's Strengths

As a relatively small national development donor, Jersey must work hard to ensure that its aid is effective. It also needs to maintain the consent and goodwill of the Islanders who pay for it. JOA believes that one of the best ways of ensuring that its programming delivers the best value for money in a way that resonates with the people of Jersey is to specialise in areas of development programming where the Island already has a comparative advantage. This brings the additional benefit of bolstering the Island's expertise and reputation in fields that are of particular interest to it. In the context of this strategy, as explained in more detail below, this will involve a focus on Dairy, Conservation, and Financial Services for the Poor.

Sharing Knowledge

The sharing of knowledge and learning within and between organisations is a key driver of improving the success and sustainability of overseas aid. Donors have a key role to play in ensuring that they encourage (and fund) grantees to gather and disseminate knowledge which will assist others in pursuit of similar goals. Jersey will ensure that partners are adequately resourced to learn from their activities and, where relevant, conduct research which can improve their effectiveness. It will try to foster a culture of openness and curiosity, and encourage grantees to admit and learn from mistakes. JOA will also promote opportunities for grantees to exchange information, and itself participate in forums and events which bring together other development actors.

Political Independence

JOA will always pursue the good of the Island and cooperate with other bodies which also promote Jersey's international personality and reputation. It works in close partnership with Jersey's government, including its External Relations Department, but will maintain the operational independence safeguarded in its founding legislation and embodied in the appointment by the States Assembly of its six Commissioners. Although some other countries have taken this path, Jersey believes that amalgamating the delivery of its humanitarian and foreign policy goals is likely to hamper the delivery of both, and presents a number of risks to the quality and effectiveness of our aid.

Partnerships

JOA is delighted to partner with other donors in support of mutual development and humanitarian goals. Co-funding provides an opportunity to increase the scope and impact of projects, improve coordination in target countries or emergencies, and to share information and good practice between funders. We are happy to hear from donors which can see an alignment of priorities and outlook.

To help communities benefit from plant species found in Nyungwe Forest, project participants, like Juvens Nsengimana, were made aware of agro-ecology practices. Credit: Trócaire



JOA is also keen to promote and facilitate philanthropy in Jersey. In addition to helping to coordinate the many aspects of giving on the Island – individuals, trusts, foundations, companies – it can provide advice to Jersey-based donors and impact-oriented investors on a range of key functions (due diligence, impact measurement, risk mitigation etc).

Finally, JOA will actively pursue partnerships with Jersey-based organisations – including Durrell Wildlife Conservation Trust and the Royal Jersey Agricultural and Horticultural Society (RJA&HS) – to draw on their expertise and help build their capacity and to enhance Jersey's assistance and reputation ever further.

Types of Funding

In order to achieve its objectives and fulfil its mission, JOA provides funding in the following main ways:

- Grants for multi-year development projects, usually implemented through pre-selected charities and other specialist organisations;
- Humanitarian and emergency aid, through internationally-recognised relief agencies;
- Supporting Jersey Charities in their work overseas, frequently on a matched-funding basis;
- Community Work Projects, whereby teams of Jersey volunteers undertake development projects overseas organised by JOA's partners;
- Providing sponsorship, bursaries and internships to Jersey residents engaged in charity work abroad.

Project selection process

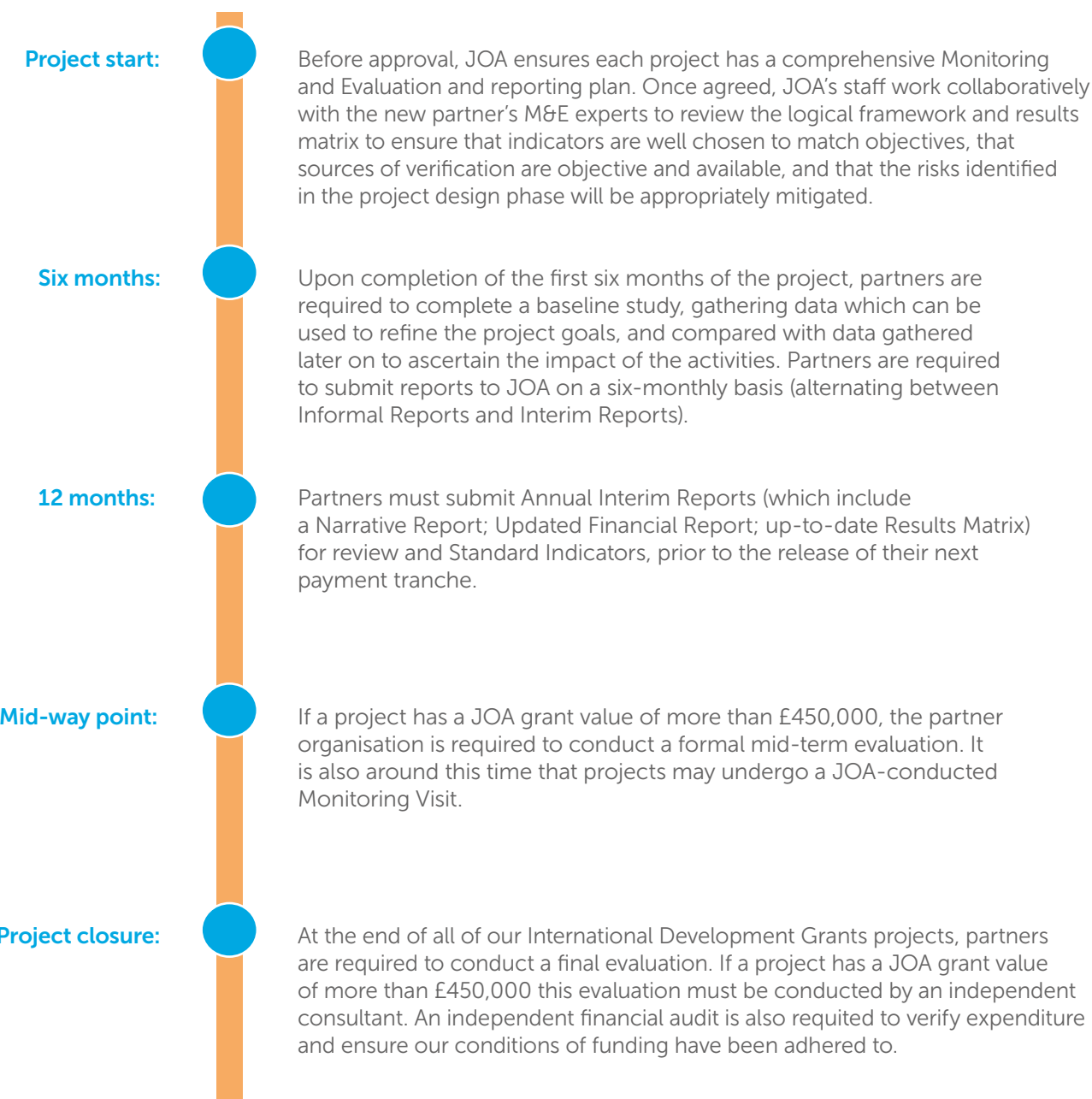
- International Development Grants (IDGs)

Multi-year International Development Grants (IDGs) remain at the centre of JOA's work, reflected in 2024's expenditure which saw IDGs represent half of total funding. In line with our Five-Year Strategic Plan we undertake a rigorous selection process when determining to fund new International Development projects to ensure they are achieving long-term impacts in our six focus countries – Sierra Leone, Rwanda, Zambia, Malawi, Ethiopia and Nepal.



Monitoring and Impact

International Development Projects



Monitoring and Impact

To ensure JOA is best placed to manage and oversee our projects, hold partners to account, learn from successes and failures, and measure the impact of our work, we have developed a comprehensive Monitoring and Evaluation Policy. This is in line with OECD principles and is led by JOA's dedicated Monitoring and Impact Officer.



- **3**
Monitoring visits conducted
- 2 IDG
1 Humanitarian
- **33**
Interim reports received and reviewed
- **41**
Informal Reports reviewed and approved
- **43**
Final Reports reviewed and approved
- **11**
No-Cost Extensions



International Development Grants Overview

In 2024, JOA continued to make significant strides in international development, funding 44 ongoing projects that are supporting over a million direct beneficiaries across Sierra Leone, Malawi, Rwanda, Zambia, Ethiopia, and Nepal. These projects align with JOA's three strategic themes—Financial Inclusion, Dairy for Development, and Conservation Livelihoods—delivering sustainable solutions that contribute directly to the UN Sustainable Development Goals (SDGs).

The year presented both opportunities and challenges. Climate change, political instability, and economic volatility impacted communities in our target countries, intensifying the need for resilient, market-driven interventions. At the same time, shifts in the global funding landscape saw an increased emphasis on localisation, with JOA aligning its grant-making to empower local actors and enhance community-led development. JOA approved 11 new projects in 2024, which will benefit over 444,000 people over the coming years. Financial Inclusion remains a core priority, with five new grants awarded to expand access to financial services. Notably, JOA partnered with Street Child to launch a 'School Bank' initiative in Sierra Leone, providing small enterprise loans and financial mentoring to help families fund their children's education.

Conservation Livelihoods projects continued to make a tangible impact, with JOA-supported initiatives now active in over 30 national parks and wildlife reserves. Our standard indicators have revealed this year that over 160,000 hectares have been actively protected or conserved across the Conservation Livelihoods portfolio. Dairy for Development projects also expanded, equipping smallholder farmers with improved dairy practices to enhance nutrition and household incomes.

Beyond direct project funding, JOA invested in capacity-building efforts. More than 800 financial supervisors and regulators received training, strengthening financial governance in our partner countries. Additionally, JOA co-hosted the Regional Financial Crime Supervision Programme, bringing together financial leaders to tackle money laundering, cybercrime, and terrorism financing.

With its commitment to sustainable, locally-led development, JOA's 2024 funding portfolio remains a catalyst for long-term change, equipping communities with the tools to build resilience and economic security.



Inka Nziza Zikamwa ("Good cows that give milk").
Credit: Ripple Effect

JOA Standard Indicators*

IDG Portfolio



29,141
Individuals that have experienced an increase in income
83% women, 0.4% people with disabilities



17,996
Training days delivered



37,121
Individuals trained
63% women, 2% people with disabilities



13,987
Women and girls feeling more empowered



151
Local organisations strengthened



162,415 ha
Hectares actively protected or conserved under project



252
Community-based groups directly supported to conserve and / or govern natural resource use



76,710
Individuals who utilised a financial product developed and / or strengthened as a result of project initiatives



61,229
People have used banking services (savings, credit or loans) in the past 30 days as a result of the projects



28
Formal financial service / mobile money providers strengthened



680
Individuals supported to own improved genetics dairy cattle
30% women



1,860
Farmers practising improved, climate-smart dairy animal husbandry

*This is the first year JOA's Development Partners have reported against the Standard Indicators. In total 19 Projects reported against the indicators where deemed relevant to the projects' objectives. The results indicate in 2025, JOA seeks to support its partners to strengthen inclusion of PWD in project activities and data disaggregation.



Financial Inclusion

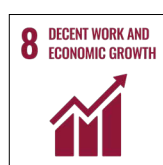
In 2024, JOA's Financial Inclusion portfolio continued to play a transformative role in lifting communities out of poverty. By expanding access to savings, loans, insurance, and financial education, our initiatives empowered women, strengthened households, and ensured children remained in school. Addressing the persistent gender gap in financial services remains a key priority, particularly as global estimates suggest that 340 million women and girls could be living in extreme poverty by 2030 (UN Women). As financial services increasingly shift to digital platforms, mobile money usage has risen across our target countries, even as traditional banking infrastructure such as ATMs and physical branches decline. However, barriers remain, particularly for rural communities lacking digital literacy or reliable network coverage.

Through Opportunity International's Strengthening Systems for Financial Inclusion project, which concluded in 2024, we saw significant improvements in rural financial literacy and accessibility in Malawi. Over 26,000 individuals — 83% of them women — received financial literacy and business management training, enhancing their ability to build sustainable livelihoods. More than 6,000 connections were established between beneficiaries and financial service providers, resulting in £424,570 in loans disbursed. Notably, 40% of participating households reported increased food security, and 42% experienced improved income and agricultural yields.

This year also saw the launch of five new projects, including FINCA International's 'Transforming the Financial Inclusion Ecosystem for the Bottom of the Pyramid (BoP) in Malawi and Zambia'. By integrating human interactions with digital financial technologies, the project aims to enhance financial health for over 130,000 low-income beneficiaries.

In Ethiopia, JOA staff undertook a monitoring visit in October 2024 to Mercy Corps's RAISE-DFS project. By providing Sharia-compliant digital financial services to smallholder farmers — especially women—the project has enabled over 16,000 clients to acquire farming inputs through interest-free supply chain financing. Now entering its third year, the initiative is expanding, further strengthening economic resilience in underserved communities.

Across our six target countries, JOA's portfolio of 18 Financial Inclusion projects directly support over 548,000 beneficiaries — most of them women. In an era of increasing economic and climate-related shocks, JOA's Financial Inclusion programming is proving indispensable, equipping vulnerable communities with the tools they need to adapt, build resilience, and seize new opportunities for a better future.



Massah Vandi, mother of two from Bombohun secured a loan from CAFOD to start her business, making pepper cakes and now drying and selling fish. Credit: CAFOD

18
ongoing projects
(includes five new projects
funded in 2024)

548,306
Core beneficiaries
across the portfolio

44,501
Women given financial
literacy / business skills
training and support

42
Financial Institutions
strengthened

838
Number of supervisors /
regulators trained (purpose:
to advance stable and
inclusive financial systems)

Project in Focus

Empowering Women Farmers with Digital Finance

COUNTRY: Nepal
PARTNER: Practical Action
DURATION: 2022-2025
APPROVED AMOUNT: £1,199,254

In Nepal's Lumbini Province, Practical Action, with JOA's support, is empowering women farmers through digital finance. Poor and marginalised farmers, particularly women, face barriers in accessing affordable financial services, limiting their ability to save and invest in agriculture. Practical Action is addressing these challenges by providing financial and digital literacy training to 3,368 farmers (81% women), improving financial management and digital tool adoption. The training's success has attracted interest from United Mission to Nepal, fostering collaboration across development initiatives.

To bridge the gap between communities and financial services, Practical Action identified internet security as a key barrier and has since facilitated stable internet connections for 472 rural households. Farmers now have better access to savings and loans through innovative women-centric financial products piloted by three partner cooperatives. These tailored loans support agriculture, livestock, enterprises, and emergency needs, benefiting 187 enterprises to date. Additionally, farmers are now connected to an agricultural app providing crucial insights on crop management, pest control, and market prices, enhancing productivity and income.



Anju Chaudhary, from Dangisharan Rural Municipality, Dang, is a Women Digital Champion (WDC) from the fourth batch of the Empowering Women Farmers with Digital Finance, Nepal project. Credit: Practical Action

Case Study

Sarita Chaudhary

Sarita Chaudhary, a participant from Dangisharan, faced a challenging financial situation when her mother-in-law required surgery for kidney stones.

Financial education and digital literacy training helped Sarita reassess her family's finances. She cut unnecessary expenses, explored income opportunities, and saw potential in off-season farming. Through community discussions, she and her husband shifted from subsistence farming to commercial agriculture. Using digital platforms like Krishi Guru and Geo Krishi, they access farming insights and market produce via Facebook. Now saving NPR 18,000 (approx. £99) monthly, they cover household costs, education, and medical expenses. Looking ahead, Sarita plans to buy her own smartphone for better market access and aims to purchase land and build a permanent home within 10 years.

Sarita Chaudhary, a participant from Dangisharan, faced a challenging financial situation when her mother-in-law required surgery for kidney stones. Credit: Practical Action

Dairy for Development

In 2024 JOA's Dairy for Development portfolio expanded – with projects across five of our six target countries. Three new projects were added to the portfolio, which shared a common goal: leveraging learnings and scaling existing success.

In Rwanda, Ripple Effect launched Phase II of Inka Nziza Zikamwa ("Good Cows that Give Milk"), building on Phase I's established cooperatives, milk collection and processing infrastructure. Phase II supports 15,000 existing farmers and reaches 3,200 new smallholders with improved dairy cow husbandry, productivity and market access to improve their economic resilience.

In Malawi, the Royal Jersey Agricultural and Horticultural Society (RJA&HS) and Shire Highlands Milk Producers Association (SHMPA) successfully completed the Malawi Dairy Growth (MDG) Phase II Project. 7,500 smallholder farmers – 80% women – were trained on improved dairy genetics, cattle health and farm management. Access to Artificial Insemination services was also enhanced. To build upon this success, JOA approved funding for Phase III (2024-27), which will see a further 12,500 farmers supported. The RJA&HS also launched its Copperbelt Dairy Expansion project in Zambia, partnering with the Dairy Association of Zambia (DAZ) and WeForest Zambia to promote green dairying through climate-smart forage and reducing greenhouse gas emissions.



2024 was not without its challenges. In Ethiopia, inflation prompted Ripple Effect Ethiopia to adapt the workplan of the Dairy for Nutrition and Income Phase II project. In Zambia, a cholera outbreak led JOA to mobilise humanitarian funding to support 6,996 smallholder farmers and family members with basic hygiene kits and Oral Rehydration Points – including those involved in RJA&HS and ADRA UK's Jersey Focussed Breed Dairy Development in Zambia project.

JOA's uniquely Jersey portfolio of nine Dairy for Development projects, valued at £12.9 million*, directly benefits over 78,725 smallholder farmers and their families. Though JOA's smallest development grant portfolio in 2024, its impact is transformative, boosting incomes, food security and sustainable dairy value chains in five target countries.

*This includes RJA&HS' projects

9
Ongoing projects
(includes three new
projects funded in 2024)

78,276
Core beneficiaries
across the portfolio

119
AI technicians
trained in 2024

Why the Jersey cow?

- Its smaller size means less feed is needed per litre of milk.
- Jerseys produce large volumes of milk, with high butter fat and protein content, making it suitable for processing into a wide variety of nutritious food stuffs.
- Jerseys are more heat-tolerant and disease-resistant than other European dairy breeds.
- The compact size of Jerseys means less space is needed for housing and grazing.
- Jerseys boast good fertility and are easy to calve.
- Jerseys mature quickly and start producing milk sooner than many other breeds.

Project in Focus

The Enhanced Rural AI (TERAI)

COUNTRY: Nepal
PARTNER: ADRA UK
DURATION: 2022-2026
APPROVED AMOUNT: £1,102,364

The Enhanced Rural AI (TERAI) Project, implemented by ADRA Nepal with FORWARD Nepal and IRDC Nepal, is transforming smallholder dairy farming in Nepal's Terai region. Supported by JOA, the project strengthens artificial insemination (AI), breeding practices, and market access, enhancing productivity and economic resilience.

In 2024, the project imported 50 high-genetic Jersey embryos and 2,255 doses of sexed semen, training six government AI technicians and veterinary experts in embryo transfer. A total of 81 embryos were transferred, with 19 successful pregnancies. Farmers received training in heat detection, AI techniques, and veterinary care, with 767 farmers (88% women) now identifying optimal breeding times.

Beyond breeding, the project improves dairy production infrastructure and business capacity. Farmers were trained in feed production, hygiene, and milk processing, with 2,780 steel milk cans distributed. Dairy cooperatives received chilling vats, cream separators, and milk testing kits. Women's participation has been prioritised, with 86% of 1,648 business trainees being female.

By strengthening AI services, providing essential equipment, and fostering market connections, TERAJ is driving sustainable dairy development in Nepal.



Credit: ADRA

Case Study

Tika Devi Sharma – Improving Dairy Farming Through Better Infrastructure

Tika Devi Sharma, treasurer of the Sanyuta Women Farmer Group in Hanumannagar, has seen remarkable improvements in her dairy farm thanks to the TERAJ project. Raising three cows and a calf, she had never received formal livestock training before participating in the project. Through technical training, she learned about balanced feed preparation, disease management, and improved cattle housing.

With project support, Tika upgraded her mud-floored cattle shed with cement and a manger, making cleaning easier and improving hygiene. "Maintaining hygiene is now effortless, and my cattle are healthier," she says. Her daily milk production has increased to 33 litres, generating NPR 69,300 (approx. £381) monthly. The improvements have eased farm work, boosted income, and inspired other farmers to adopt similar practices.



Tika with her animals in the improved low-cost cattle shed constructed with support from the project. Credit: ADRA



Conservation Livelihoods

In 2024, JOA's Conservation Livelihoods portfolio has seen a host of human development organisations partnered with specialist conservation NGOs, leveraging expertise and local knowledge to implement tailored interventions in each of the ecological contexts projects operate in. Challenges remain in closing the gap between National Park and Reserve management and community needs, and JOA continues to champion a participatory approach that holds community-ownership at its core. As rural mobile phone ownership and access to digital services increases, we are seeing an encouraging overlap in the benefits of Financial Inclusion being applied across our Conservation Livelihoods portfolio, and innovative application of digital mapping in the tracking and management of reforestation initiatives.

External pressures have had an impact on 2024's programming, with the dry season in Sierra Leone limiting access to water for irrigation of agroecology plots under the Save the Children project. Meanwhile, inflation increase and security concerns in Ethiopia have required The Hunger Project to proactively adjust activities, ensuring that the planting of 269,392 seedlings in degraded communal land can go ahead.

Renewable World's Renewable Energy Access for Livelihoods in Fragile Buffer Zones (REALiZe) project, concluding in 2024, achieved significant success with all households participating in the project reporting an income increase of at least 25%. As a result of clean energy solar pumps installed at community level, women and girls in participant communities are now spending just 20 minutes as opposed to four hours per day collecting water, enabling opportunities to engage in income-generating activities and decision-making.

The year saw five new Conservation Livelihood projects funded, including a multi-country project with Inter Aide, spanning Ethiopia, Malawi, and Sierra Leone. This project looks to economically empower 11,700 families through alternative livelihood support, improve food security and enable communities to preserve their surrounding fragile ecosystems.

JOA's Conservation Livelihoods portfolio, spanning our six target countries, represents an investment of £19.4 million in the lives of 253,000 people and the protection of their surrounding ecosystems, empowering communities with sustainable ways to lift themselves out of poverty while adapting to mounting environmental pressures.



Farmers drying their harvest in solar dryers, Nepal. Credit: Renewable World

17

Ongoing projects
(includes five new projects
funded in 2024)

447,290

Core beneficiaries
across the portfolio

36

National Parks,
Wildlife Reserves and
Conservation Areas in
which projects are active

Project in Focus

Community-Led Planning and Management for Biodiversity Protection and Resilient Communities in Southern Rwanda

COUNTRY: Rwanda
PARTNER: Trócaire Northern Ireland
DURATION: 2020-2024
APPROVED AMOUNT: £1,000,000

Nyungwe National Park (NNP) in Southern Rwanda is home to 13 species of primate, including chimpanzees and colobus, as well as over 200 endemic plant species, but the threats of farming, grazing, poaching and logging, all driven by economic pressures, threaten its biodiversity. The Trócaire project set out to enhance the wellbeing of communities by supporting sustainable land and resource management and helping people to adopt forest-friendly livelihoods.

Trócaire worked in the Nyamagabe and Nyaruguru districts with partners Union des Cooperatives Agricoles Intégrées (UNICOOPAGI) and Biodiversity Conservation Organisation, (BIOCOOR), training local farmers and households in agroecology practices and reintroduced indigenous crops to strengthen food security. Sustainable food systems have helped reduce soil erosion, improve environmental health, and boost biodiversity. The project established community-based Conservation Committees and planted 533,000 trees over its four-year duration, expanding forest cover, while biodiversity mapping methods introduced by partner ICRAF helped inform community decision-making around resource management.

Complementary livelihoods were introduced, with small livestock provided to participants to generate income and produce affordable fertiliser, while beekeeping tools and training were provided to encourage pollination around agroecology sites. The diversification of income streams contributed to pressure relief on forest resources, and market linkages helped to attract improved income for the sale of produce. Village Savings and Loans Associations (VSLAs), joined by 1,350 people, further helped establish 170 small businesses through access to affordable loans, leading to a 51.2% income increase, surpassing the project's target of 15%.



Damascene Nkurunziza, President, Beekeeping cooperative, Nyaruguru district. Bee keeping is one of the livelihood alternatives promoted/supported through formation of cooperatives. Credit: Trócaire

Case Study

Philomene Nzabonitegeka

Philomene Nzabonitegeka (50) has nine children – four boys and five girls. The pressure of providing for a large family while living in poverty meant that she used to eat just once a day. Philomene received training and funding through her VSLA to start her own business.

"[I was] awarded 60,000 Rwf (approx. £32) to start the business. I built a house of two rooms at business center in Rugeti Village where now I am selling sorghum and sorghum beer in one room four days a week while the other room is used by another person by renting it."

"The money I get... I used it to pay health insurance of my family, to buy daily food at least twice a day, to pay children's school fees, I used them to save in VSLAs, to buy seeds, to buy small livestock (pigs and rabbits) in order to get manure."



Philomene producing sorghum beer. Credit: Trócaire



Humanitarian Response

Humanitarian Overview

In 2024, JOA maintained its reputation as an agile, efficient humanitarian donor, funding 27 projects across more than 14 countries.

Delivering in Emergencies to Save Lives

In the Middle East, a surge in hostilities resulted in immense loss of life, displacement, and critical shortages of food, water, and energy. In response, JOA supported trusted humanitarian partners, including International Health Partners (IHP), to deliver essential medicines and medical supplies to Palestine and Lebanon, ensuring access to mental health support and treatment for non-communicable diseases. In Gaza, JOA partnered with the UN's World Food Programme (WFP) to distribute ready-to-eat food parcels to displaced families, while UNICEF scaled up response efforts in Lebanon, providing mobile health units, repairing water facilities, and supporting children in overcrowded shelters with education and protection services.

This year, JOA maintained the Island's support for Ukraine and neighbouring countries, including the delivery of essential health services in Mykolaiv via the British Red Cross and contributions to UNHCR's Ukraine Winter Response Plan, providing cash transfers and non-food items to help households withstand harsh winter conditions and prevent avoidable deaths. JOA also continued to oversee the Bailiff's Ukraine Fund, with three allocations made – one of which supported vital training for Ukrainian nationals in mine-clearing via Friends of Ukraine (Jersey).

JOA expanded its humanitarian partner list to include the UN's WFP. With this new partnership, JOA allocated funds to WFP's emergency response efforts in Gaza and Sudan. In addition, JOA contributed to WFP's Home-Grown School Feeding Programme in Haiti, which provides locally sourced school meals, enhanced nutrition and hygiene, and economic support to women.



*Cox's Bazar, Bangladesh.
Credit: Ro Mon Sur Ali / Rohingyaatographer*



Palestinians fleeing Gaza. Credit: UN OCHA

"Economic collapse, disease, and climate shocks worsened the crisis, driving displacement and threatening regional stability."

Commitment to Protracted Crises

To demonstrate JOA's commitment to upholding the principles of good humanitarian donorship, in 2024, JOA increased the number of multi-year grant agreements in place to support protracted crises, recognising the importance of predictable and flexible humanitarian funding in an increasingly challenging funding landscape. This included allocations to United Nations Office for the Coordination of Humanitarian Affairs (OCHA) Country-Based Pooled Funds in the Central African Republic, South Sudan, and Yemen – where JOA has been a longstanding supporter. In addition, multi-year allocations were put in place to support three additional pooled funds – the Start Network's Start Fund, Start Fund Bangladesh, and the Aid Fund for Northern Syria (AFNS) – aimed at assisting those affected by conflict and climate-induced crises.

In Sudan, JOA supported UNHCR, the United Nations Refugee Agency, and UN World Food Programme (WFP) response to assist those affected by the protracted crisis and the escalation of conflict, which displaced 1.4 million people, mostly women and children, and left 24.6 million facing acute hunger. Economic collapse, disease, and climate shocks worsened the crisis, driving displacement and threatening regional stability. Despite insecurity and access challenges, WFP provided life-saving food assistance to over 11 million people, including in hard-to-reach areas. UNHCR led the Regional Refugee Response Plan, offering protection, shelter, and relief while working with International Organisation for Migration (IOM) to register refugees and support their integration.

Responding to the Effects of Climate Change

In 2024, El Niño-driven flooding in the Horn of Africa affected 1.6 million people, worsening water contamination, disease spread, and food insecurity. To support global efforts, JOA contributed to IHP's Horn of Africa Response, which provided lifesaving medicines in Somalia, Kenya, and Ethiopia, addressing malnutrition, infections, maternal health needs, and replenishing medical supplies. CARE International focused on Kenya, delivering cash transfers to 800 households, distributing hygiene kits, solar-powering boreholes, and promoting hygiene awareness to improve resilience and access to safe water and sanitation.

Contributing to Good Humanitarian Donorship

On the Global Stage

JOA further strengthened its reputation as an agile, non-traditional humanitarian donor and was actively represented in key humanitarian steering groups, donor councils, and working groups. In April, JOA attended the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) Pooled Fund Working Group Donor Visit to the Central African Republic (CAR) – a pooled fund that we have proudly supported since 2019. Over the course of a week, JOA engaged with OCHA colleagues, donor representatives, and humanitarian response agencies both in Bangui and Zémio (which borders the Democratic Republic of Congo) to gain deeper insights into the complexities of delivering humanitarian response in CAR and the role of the Country Based Pooled Fund (CBPF).

This year, JOA also became a member of the Good Humanitarian Donorship Initiative (GHDI) – an informal donor forum and network that promotes the collective advancement of humanitarian principles and good practice. Jersey's membership, alongside other government donors, including the UK, US, and Germany, highlights JOA's continued commitment to humanitarian coordination.

JOA also demonstrated how smaller, less traditional donors can contribute meaningfully within the humanitarian system. JOA became the first non-State co-chair of the UN Office for the Coordination of Humanitarian Affairs (UN OCHA) Pooled Fund Working Group in partnership with Italy. As co-chairs, JOA brought a unique perspective to the role and played a key part in shaping the agenda for the first PFWG meeting, which took place in December 2024. The meeting convened donors, UN agencies, and Non-Governmental Organisation (NGO) partners to discuss key issues facing the humanitarian sector – including the importance of enhancing inclusive and locally led humanitarian action and the role of anticipatory action in humanitarian response.

In Jersey

This year, JOA also redoubled efforts to raise awareness in the Island about the vital work of its humanitarian partners. In February, JOA hosted a panel event, titled Ukraine Two Years On: Reflections with Colonel Tim Collins OBE, to mark the second year of the full-scale Russian invasion of Ukraine. The event, which took place at Jersey Arts Centre, welcomed more than 200 attendees for a discussion with two highly regarded military veterans, who shared their insights on the conflict that has shattered the lives of so many and the future of humanitarian aid in the context of modern conflict.

In July, JOA, in partnership with UNHCR and the Rohingyaatographer, hosted the European premiere of The Rohingya Experience, an outdoor photography exhibition featuring award-winning photos taken by talented Rohingya photographers living in the refugee camps of Cox's Bazar, Bangladesh. The launch event brought together UNHCR experts – including former UNHCR Representative to Bangladesh, Johannes van der Klaauw – to highlight the resilience and dignity of the Rohingya people, as well as the vital work being done to support them. The audience also heard from Sahat Zia Hero, co-founder of the Rohingyaatographer collaborative, via video message, about how photography provides a voice to the stateless and offers a glimpse into life in the camps through the eyes of Rohingya youth.

JOA remains committed to delivering timely, high-impact humanitarian funding, ensuring resources reach those best positioned to respond – particularly locally led initiatives. In 2024, this approach has strengthened JOA's portfolio, reinforcing its role as a responsive and strategic donor in an evolving humanitarian landscape.

UN OCHA Country Based Pooled Funds – Yemen Humanitarian Fund

The Yemen Humanitarian Fund, which Jersey contributes to, funds various projects across multiple sectors. One of these is a project which is implemented by the Yemen Family Care Association (YFCA) to support vulnerable communities in cholera outbreak hotspots in Marib Al Wadi in Marib Governorate and Khab Wa Ash Sha'af in Al Jawf Governorate. The initiative has reached over 52,000 people, providing drinking water and essential sanitation services.

"The provision of clean drinking water has transformed our daily lives. Before this project, we struggled to find safe water and our health suffered greatly. Now, my family has access to clean water, which has alleviated our worries about waterborne diseases. I am grateful for the support and the peace of mind it has brought to us." *Taqi Allah Ali Mohammed Judaylan, Al Thaman Camp, Marib.*

Taqi stands next to the water tank he just received as a part of the YHF WASH intervention project implemented by YFCA in Althaman camp - Marib city. Photo Credit: YFCA / Marwan Al Haidari



UN OCHA Pooled Fund response in Central African Republic Credit : UN OCHA



5
new projects
funded in 2024

16,610
Core beneficiaries
across the portfolio

7
Countries

Hygiene Awareness Workshop held for school children in Pokhrang Malbase village. Credit: Gurkha Welfare Trust

Jersey Charities

In 2024, JOA continued its strong commitment to supporting Jersey Charities, funding 20 impactful projects across seven countries. Of these, five were newly initiated during the year, while another nine successfully concluded, demonstrating a cycle of sustained growth and impactful delivery. Through these projects, over 80,000 people benefited from life-changing interventions, including 23,241 new beneficiaries supported by the latest round of funding.

The scope of JOA-funded projects was broad, spanning multiple sectors essential to sustainable development. From WASH (Water, Sanitation, and Hygiene) initiatives to sustainable livelihoods and education-focused projects, Jersey-based charities implemented programmes that tackled critical global challenges. The Dairy for Development initiative, supported in collaboration with the Royal Jersey Agricultural & Horticultural Society (RJA&HS), continued to strengthen the dairy sector in Rwanda, Zambia, Ethiopia and Malawi, benefiting local farmers and communities. Education projects, such as those run by the JCG Foundation and Hands Around the World Jersey, provided crucial support to schools and students, ensuring better learning environments and equitable opportunities. Meanwhile, conservation efforts led by Durrell Wildlife Conservation Trust and the Bukit Lawang Trust reinforced climate resilience and ecosystem protection in Madagascar and Indonesia.

Beyond direct project funding, JOA actively invested in strengthening the capacity of Jersey charities. Networking events facilitated peer learning, while tailored training sessions helped local charities navigate evolving regulatory requirements, including the Jersey Financial Services Commission Prescribed NPO regulations. Workshops on technology and Artificial Intelligence equipped organisations with modern tools to enhance their efficiency, and proposal writing training ensured charities were well-prepared to secure future funding.

A key milestone of 2024 was the publication of the 'Value of the Third Sector' report, developed in collaboration with the Jersey Community Foundation, PwC, and other stakeholders. This landmark report provided critical insights into the economic and social contributions of the nonprofit sector, reinforcing the indispensable role that Jersey Charities play in global development.

Project in Focus

Gurkha Welfare Trust Jersey

COUNTRY: Nepal
PARTNER: Gurkha Welfare Trust Jersey
DURATION: 2021 – 2024
APPROVED AMOUNT: £400,000

Contaminated water and poor waste-management remains one of the biggest killers of children under five in Nepal. In rural Nepal, women and children spend a staggering two hours or more retrieving water from unmanaged sources. Unsafe water is a leading source of waterborne disease, and this negatively impacts on the health of all family members but particularly vulnerable elderly family members, pregnant women, children and those with underlying health conditions.

Climate change is compounding the hardship, bringing erratic weather patterns and rendering Nepal as one of the world's most disaster-prone nations in the world.

Monsoon rains destroy water infrastructure, increase water turbidity, and devastate harvests. In the dry season, changing water patterns have created increasing water scarcity, which in turn increases the amount of time women spend searching for water and the resulting droughts are catastrophic for harvests.

In 2024, the Gurkha Welfare Trust concluded a multi-year project, delivering clean and sufficient year-round water supply to over 5,000 people. The three-year project resulted in 15 water-related interventions being successfully completed, benefitting 965 households (5,133 people), ensuring both farming livelihood security and reduction in water-borne illnesses. Also achieved was the construction of a four-classroom block and toilet block in a school for 605 children.



Community members now have access to clean drinking water. Credit: Gurkha Welfare Trust

Volunteering and Outreach

Volunteering

JOA's volunteering programme continues to showcase the generosity and dedication of Islanders to International Development. In 2024, four teams of Jersey volunteers travelled overseas, supporting communities in Malawi, Nepal, and Rwanda through both skilled and community-based projects.

Building on the success of JOA's first professional skilled volunteering initiative in 2023, Jersey teachers once again partnered with schools in Rwanda, focusing on English, coaching, and mentoring. Meanwhile, other teams worked alongside local partners such as the Gurkha Welfare Trust UK in Nepal and Habitat for Humanity in Malawi to strengthen climate resilience and improve access to education and housing.

Aligned with the Global Volunteering Standard, JOA ensures its volunteers contribute to ethical, sustainable, and community-led initiatives. In Malawi, JOA volunteers joined Habitat for Humanity to build a safe home for Manesi Letalai, a grandmother caring for her three orphaned grandchildren. For years, their crumbling house left them vulnerable to harsh weather, but now, thanks to the project, they have a secure and healthy place to live.

"For the first time in my life, I am looking forward to sleeping peacefully in the upcoming rainy season. Previously, rainy nights meant restless hours because of our leaky roof. I am very thankful to all the individuals who helped change our lives for the better." – *Manesi Letala*

Through JOA's overseas volunteering programme, Islanders continue to create lasting change, building resilience and improving lives in some of the world's most vulnerable communities.



JOA volunteer team, Habitat for Humanity, Malawi



The Rohingya Experience, St Helier

Outreach

In 2024 JOA hosted several Jersey International Development Network (JIDN) events alongside our partners Friends of Ukraine EOD, the UN's Refugee Agency, UNHCR, Opportunity International, Catholic Agency For Overseas Development (CAFOD), The Royal Society for the Protection of Birds (RSPB) and Durrell and hosted prominent speakers including Colonel Tim Collins OBE and Johannes van der Klaauw, former UNHCR Representative to Bangladesh. We delivered the European Premiere of The Rohingya Experience, an outdoor photography exhibition on the streets of St Helier, shining a light on the resilience and dignity of the Rohingya people, giving a voice to the stateless and providing a glimpse into life in the world's largest refugee camp through the eyes of Rohingya youth.

Throughout 2024, we also continued to distribute the JOA newsletter, which gives Islanders regular updates on our work, saw the number of islanders subscribing to our JIDN increase by 50%, as well as growing our following and engagement across social media. We ran workshops in various schools and with community groups, such as the Scouting Association, engaging with over 800 young people, as well as addressing audiences at events hosted by organisations such as the Toronto Centre and Jersey Finance.

JOA Opportunities

JOA actively encourages Islanders to get involved in overseas projects through our 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. We are 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.

United Nations Junior Professional Officer (UN JPO)

In May 2024, Jersey's fourth UN JPO Leila Osman took up her two-year posting in Kyiv, Ukraine with the UNHCR reporting team while Becki Curtis, who joined the scheme early in 2023, continued in her role coordinating the delivery of Protection services at UNHCR's reception centre in Cairo, Egypt. 2024 also saw Jersey's first ever UN JPOs complete their two-year placements; Johnny Rebours, who had been based in Tyre, Lebanon, went on to a role with International Organization for Migration (UN Migration) in Lebanon, while Faye Coggins, who had been stationed in Cox's Bazar, Bangladesh, secured a role with UNHCR and remained in Bangladesh.

"It is an unforgettable experience to be on the frontline of people's lives, trying every day to apply your skills as best you can to make the world a little bit better. Working in Protection for UNHCR has provided me with the unique opportunity to immerse myself in an evolving emergency context, to understand in depth the challenges of those forced to flee to Egypt, and to work alongside talented humanitarians to strengthen UNHCR's strategy for protecting those most vulnerable. These (almost) two years have particularly enabled me to strengthen my expertise in international protection, management, and coordination in a role that is truly life changing." *Becki Curtis*



UN JPO, Becki Curtis, Cairo, Egypt

JOA Programme Associate, Luke Tumelty, with the HelpAge Ethiopia team



JOA Programme Associate (intern)

In May 2024, Richard Crane joined the JOA team as our 10th Programme Associate. In November 2024 he moved to London to join the Street Child team and was replaced in the JOA office by Athene Jackson, our 11th Programme Associate. Meanwhile, Luke Tumelty, who joined JOA in 2023 spent 2024 with HelpAge International, first in their UK office and then as part of their team in Ethiopia.

"After studying Environmental Science and undertaking a few short-term roles after graduating, I was struggling to find a serious role that would give me a chance to work on something I cared about. I saw the programme associate role advertised and thought it seemed exciting, but wasn't sure I had the right background. As it turns out there were so many overlaps with my background and JOA's work...Through my time at JOA and HelpAge International in London and in the Country Office in Ethiopia I have gained a much clearer understanding of the kind of global issues we read about in the news every day. I have got to work with incredible people who have taught me so much and given me the right kind of encouragement whenever I needed it."

Luke Tumelty

Sarah Pollard, bursary recipient, working in The Gambia



Bursaries

In 2024 we funded three professional bursaries. Sarah Pollard continued her programme of delivering dental care to school children in The Gambia while Anna Hammond and Alisdair MacLeod became Jersey's first accountants to sign up to deliver their expertise through AFID (Accounting for International Development) with Alisdair sharing his knowledge with a charity in Costa Rica. We also funded six personal bursaries, three of which funded the £500 contributions made by volunteers signed up to JOA Community Work Projects. In addition, Jonathan Channing received a bursary to teach English in Nepal, Bethany Gunton to volunteer with Hands Around the World and Rosie Willis to work with Bukit Lawang in North Sumatra, Indonesia.

"The professional bursary I received from JOA provided the project with all the necessary materials to run this preventive programme, the first of its kind in The Gambia. The support is vital to ensure such projects are sustainable and able to continue to run in our absence. Once the nurses are qualified, they are posted throughout the country. It is hoped that the education and involvement in this oral health programme will slowly start to filter through to the wider community." *Sarah Pollard*

Organisational Performance Overview 2024

This document sets out to provide high-level, strategic and readable information on the governance of Jersey Overseas Aid in 2024. It can be read in conjunction with the Governance Assurance checklist, to which its headings correspond .

Following the sad loss of Simon Boas in 2024, the responsibilities of Accountable Officer were officially transferred to Edward Lewis on 18th June, and he was appointed Interim Executive Director on 15th July. In addition, Gilly Challinor moved from Senior Programme Officer to Interim Head of Programme on the same date. These appointments ensured appropriate oversight and accountability for JOA's operations and demonstrated strong succession and business continuity planning.

Accountability, Decision-Making and Oversight

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

- The Minister for International Development is the Government's representative on JOA's governing Commission, which she chairs. She is accountable to the Chief Minister, the Council of Ministers, the States Assembly, the Economic and International Affairs Scrutiny Panel, and the public for the performance of JOA.
- In addition to the Chair, the five JOA Commissioners are appointed by the States Assembly for terms of three years, which may be renewed by the States Assembly only if it is satisfied with their performance.
- The JOA Commission is appointed by the States Assembly and accountable as set out in the Jersey Overseas Aid Commission (Jersey) Law 2005.
- The JOA Commission appoints an Executive Director to manage the operations of the organisation. A schedule of powers officially delegated by the Commission to the Executive Director is lodged with the States Assembly.
- The Commission holds the Executive Director accountable for the effective operation of JOA, including the appointment and management of its staff, and the implementation of the strategies and policies established by the Commission.
- The Executive Director of Jersey Overseas Aid is also its Accountable Officer. He is required to provide assurance to the Principal Accountable Officer and Treasury about propriety, regularity, value for money and feasibility, and ensuring compliance with applicable chapters of the Public Finances Manual. He is also accountable to the Public Accounts Committee of the States. The responsibilities of Accountable Officer were officially transferred from Simon Boas to Edward Lewis on 18th June with Edward officially being made Interim Executive Director on 15th July.

All new grants require both recommendation by the Executive Director and approval by the Commission. Assurance is provided through a variety of mechanisms, all of which were demonstrably effective in 2024. These include:

- JOA produces a strategic plan setting out its priorities and direction of travel every five years. An updated Strategy for 2022-26 was lodged with the States Assembly and released to the public in Q1 2022.
- JOA's budget is agreed as a separate Head of Expenditure by the Council of Ministers and the States Assembly through the rolling four-year Government Planning process. JOA's bids for funding are agreed by the Commission and submitted by the Minister. Approval of its funding formula reflects States Members' confidence in the efficacy and good governance of Jersey's aid programme.
- The Minister appears before the States of Jersey to answer Questions without Notice on the performance and future plans of Jersey Overseas Aid. In 2024 the Minister answered questions without notice twice.
- The Minister appears before the Economic and International Affairs Scrutiny Panel, accompanied by the Executive Director. This Scrutiny Panel may also make recommendations to the States Assembly about JOA funding. In 2024 the panel questioned the Minister on three occasions.
- The Executive Director is responsible, if requested, for timely provision of accurate financial information and evidence to the Public Accounts Committee and the Controller and Auditor General. He is also responsible for liaison with Internal Audit.
- The Minister presents to the States a report of the activities of JOA and the audited accounts for the previous year.
- JOA Commissioners meet formally several times a year and minutes of these proceedings are taken and kept by the States Greffier, along with copies of the Executive Director's report and any relevant documentation. In 2024 they held 10 such minuted meetings, plus seven decisions by email.

Planning

In 2022 JOA published its first-ever five-year strategy, with four high-level and 11 more-specific goals, together with the methods and principles it will adopt to pursue them. The plan also sets out three priority themes and six target countries, defining much more narrowly and measurably the benefits Jersey will bring in terms of overseas aid. In 2023 JOA also launched its detailed strategy for Financial Inclusion, joining its 2021 strategy for Dairy and 2022 strategy for Conservation Livelihoods.

JOA's active participation in the government planning process ensures Government and JOA goals are harmonised. Additionally, with JOA's Chair also (by definition) Jersey's Minister for International Development, JOA's objectives are formalised as 'Ministerial Priorities', and the Government's annual Delivery Plan also includes several specific actions and goals agreed by JOA Commissioners.

In 2024, JOA maintained its commitment to supporting Jersey's response to the ongoing war in Ukraine with comprehensive due diligence and oversight of the increased emergency portfolio from 2022. By the end of 2024, JOA allocated a combined total of £4.1m funding to Ukraine – this was an increase from £3.39m in 2023. It is important to recognise that within this funding, £144,000 derived from public contributions to the Bailiff's Fund in 2024 (allocated to four new projects).

Organisational Performance Overview 2024

cont.

Some key figures for 2024 are presented below as an illustration of the workload and performance in 2024.

Programme Management

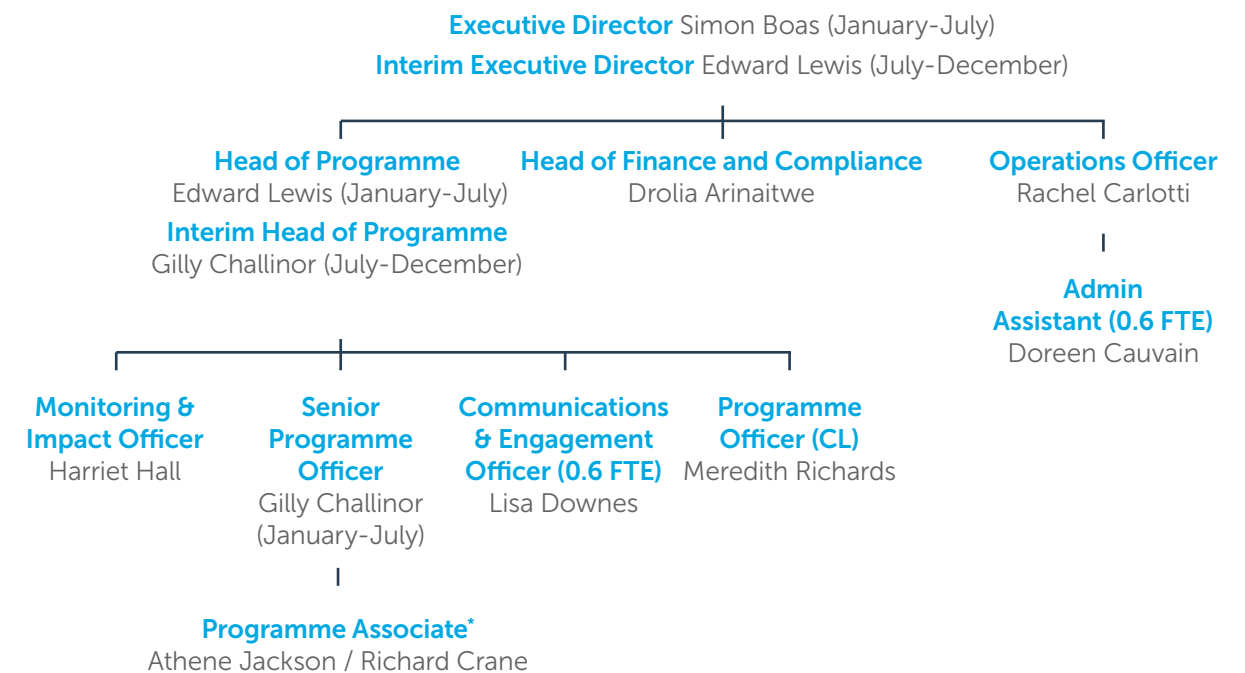
Description	Total in 2024	Objectives achieved
Strategy documents developed and published	1	D9, D10, D11
Number of grants under management end 2024 (multi-year development, active emergency, Jersey Charity)	83	A1, A2, B3, B4
Value of open grant portfolio end 2024	£62.11m	-
Multi-year Development project Concept Notes reviewed	44	A1
Multi-year Development project full proposals reviewed	16	A1
Due diligence field assessments conducted	16	A1
New Development grants awarded	11	A1, A2
New Jersey Charity Grants awarded	5	A1, C7
Humanitarian grants awarded	27	B3, B4
International Development Grant (IDG) Monitoring trips	2	A1, A2, D9, D10
Humanitarian Monitoring trips	1	D3, D4
UN Pooled Fund Working Group (PFWG) meetings	3	B4, D9, D10
Start Fund Donor Council meetings	2	B4, D9
Tranche payments made (Excluding Bailiff's Ukraine Fund)	99	-
Number of no cost extensions (NCEs) approved in 2024	11	-
Interim, Informal and Final Reports reviewed and approved	146	A1, B3

Outreach, Community, Training

Description	Total in 2024	Objectives achieved
Number of private sector, community and school engagements / presentations	22	C6, D10, D11
Number of young islanders engaged with through schools and community outreach	800+	C5, C6, D10
Community Work Projects undertaken	4	C5, C6, D9, D10
Number of volunteers deployed	48	C5, C6, D9, D10
Jersey Charity workshops	3	C7, C8
Number of Personal and Professional Bursaries awarded	9	C5, C6, D10
Number of courses / training attended by JOA staff	6	D11, C8

Organisational Design, Structure and Partnerships

JOA Organogram End 2024



**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 Partnership arrangements with Central Government are formalised in an MOU. This sets out how JOA interacts with different departments and entities, including Treasury, External Relations, the Chief Executive, the Law Officers, States IT, and States HR. This has provided a framework for cooperation while preserving Jersey Overseas Aid's strategic and operational independence from government.*

All funding partnerships are governed by a comprehensive Grant Agreement, setting out the conditions for reporting, payment and termination (among others). JOA has continued to improve and refine its due diligence processes for new grantees, which includes field visits to country offices as well as direct relationships with HQs in the global north. Partners are kept informed of developments within JOA, including through industry members' organisations like BOND, and several have been involved in the organisation's ongoing sectoral strategic planning process. Partnerships have also been agreed with the Royal Jersey Agricultural and Horticultural Society and Durrell Wildlife Conservation Trust, beyond the projects they are implementing, to formally establish these Jersey organisations as JOA's strategic and operational partners in Dairy and Conservation respectively.

Organisational Performance Overview 2024 cont.

Ethics and Integrity

JOA Commissioners and staff declare any conflicts of interest before every formal meeting. No financial conflicts were identified, and where personal relationships existed with any potential grantee (as is occasionally the case with Jersey Charities) these were recorded and the person(s) in question recused themselves from decision-making. There were no instances of staff or Commissioners behaving unacceptably. JOA Staff are not formally bound by States of Jersey codes of conduct, but their employment contracts specify certain standards of behaviour and internal policies bind them (among others) to the Nolan Principles of standards in public life. Volunteers and Bursary-recipients are also required to sign agreements governing their behaviour and conduct as JOA ambassadors. Development grantees must submit copies of their safeguarding and fraud policies. JOA keeps a register of gifts and hospitality and in 2024 JOA received five gifts, that were documented and managed in accordance with the Public Finance Manual to ensure transparency and compliance. New or updated policies covering Health & Safety, Fraud, Safeguarding, Complaints and Whistleblowing, and Staff Conduct came into effect at the beginning of 2022.

People, Remuneration and Diversity

JOA Commissioners are empowered in law to appoint and remunerate JOA officers as they see fit, and the Executive Director and other JOA staff are not employees of the States Employment Board but of JOA directly. However, they are appointed and managed in accordance with Jersey's employment legislation and paid through States Payroll. Staff and Commissioners are selected following a competitive Jersey-wide or international recruitment process, in the case of Commissioners and Director one overseen by the Appointments Commission. JOA Commissioners do not receive any remuneration, as it is an entirely voluntary role.

Job Descriptions are reviewed regularly and aligned with JOA's organisational goals. Performance is reviewed regularly. Remuneration is benchmarked against comparable roles in the States, plus Arm's-Length Bodies, Jersey Charities and UK aid organisations. An independent review of JOA's reward policy was commissioned in 2022, which found all salaries to be mid-range. JOA employees also benefit from a private pension contribution of 10% of their salary, and – since 2023 – a private health insurance plan. In 2024 a comprehensive Death in Service policy was introduced for all JOA staff. Staff participate in various professional development programmes, including specialist development courses, language tuition, management training and university qualifications.

Partly in order to address the lack of Jersey-qualified people with relevant skills, JOA instituted a paid internship in 2018 in partnership with UK development charities. In 2024 we employed our 10th and 11th Programme Associates and extended the placement to 18 months which includes six months in a developing country, or a total of eight-weeks in-field during the final six months.

2024 saw two Junior Professional Officers with the UN Refugee Agency (UNHCR) successfully complete their paid placements in Lebanon and Bangladesh. Our third continued her placement in Egypt, while a fourth JPO was deployed to UNHCR's operations in Kyiv, Ukraine in March. A fifth JPO, appointed in November 2024, is to be deployed to UNHCR's Operations in Bangladesh in Q1 2025.

In 2024, the Government of Jersey conducted a 'Be Heard' staff survey of all States and non-States bodies to measure employee engagement and assess JOA's diversity and inclusion efforts. JOA was delighted to receive the highest rating (3-star) and a BCI score of 901 out of 1,000, significantly exceeding the Government of Jersey average of 646.

Finance

Since 2020 JOA's budget has been linked to the size of Jersey's economy, reaching 0.29% of 'Gross Value Added' in 2024. JOA Budgets are drawn up by the Executive Director and approved by JOA Commissioners, who review progress about 10 times a year. JOA grantees' budgets – and their capacity to manage them – are reviewed against various criteria before projects are started.

In 2019 JOA worked with Treasury to agree a special section of the new Public Finances Manual, which details which sections of the manual it fully complies with, partially complies with, or is exempt from. This came into force on 1st January 2020, and JOA has complied fully with applicable provisions. JOA has worked closely with its brilliant Finance Business Partner team in Treasury throughout 2024 in an increasingly close relationship whose parameters are now specified in JOA's MOU with central government.

Aided now by a full-time Head of Finance, JOA reviews budgets monthly with Treasury and reconciles payments recorded on Treasury's finance system. This has helped identify the occasional clerical error by Accounts Payable. Attempts to profile expenditure in advance are complicated by the unpredictable nature of humanitarian emergencies and the fact that grants are paid in tranches against agreed operational and expenditure milestones, which may be subject to unforeseen delays in the complicated environments in which JOA's partners work.

JOA's electronic grant management system has continued to be developed by JOA staff, creating efficiencies through automating workflows and improving our ability to access and analyse project data. A comprehensive project monitoring system is in place, linking tranche payments to the achievement of milestones. Where partners have fallen short of their obligations we have withheld payments until such a time as those conditions have been met. JOA reserves the right to demand the return of funds: £46,600 was returned over the course of 2024. There have been no complaints about JOA.

Communication and Engagement

JOA employs a part-time dedicated Communications and Outreach Officer to help JOA engage with the Jersey public. After successfully conducting our inaugural survey on public attitudes towards aid and development, JOA completed its first-ever Communications Strategy, aligning it with the insights gained from the survey.

2024 saw the continuation of JOA's public outreach and volunteering events. We successfully launched our 2025 volunteer programme and delivered 22 engagements with schools and community groups. These included 11 outreach sessions to schools, educating 800+ students on JOA's work and the international development context, a Financial Inclusion learning exchange, a JFSC/Toronto Centre Financial Crime conference engaging representatives from financial institutions globally, and the Butterfield Women in Finance event. We also hosted four free, public events with partners, FOU-EOD, UNHCR, Opportunity International, CAFOD, RSPB and Durrell, as well as the European Premiere of The Rohingya Experience photography exhibition.

JOA engaged directly with the media throughout 2024, securing news and feature coverage across a variety of topics, including the impact of our international development work through interviews and features with our partners. JOA also continued to deliver a regular newsletter, which, alongside engagement and outreach events, has assisted us in growing our Jersey International Development Network, a group of islanders that meet regularly to discuss current crises, debate latest trends and hear from leading actors in the international development and humanitarian sectors.

Organisational Performance Overview 2024 cont.

Risk Management

JOA works hard to minimise the risk of fraud, loss and mismanagement in its overseas grant-making. Key mitigations include:

- Continuous improvements to its rigorous project-selection process, involving a two-stage application process to narrow down funding proposals, and then empirical desk assessments and field visits of the highest-scoring projects.
- A two-stage approval process, meaning that projects must be recommended by the Executive and approved by JOA Commissioners.
- Rigorous due diligence procedures for new development grants, including more information on terrorist-financing controls and references from previous donors.
- A requirement for an independent external evaluation for larger development grants and for an independent project financial audit.
- Using an electronic grant management system, making selection and payment decisions systematic and auditable.
- Specialising its grant-making to six countries and three sectors, enabling JOA to build up specialist knowledge and contacts and improving our ability to select competent partners and spot irregularities.
- Carrying out risk assessment visits for Volunteering Projects and improved staff training for hostile environments.

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 world-class 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 Organisation (NPO) Order.

In late 2023, these initiatives received the approval of MONEYVAL inspectors, affirming JOA's dedication to maintaining rigorous compliance standards. The effectiveness of these measures was subsequently demonstrated through the secure delivery of Jersey's contributions to humanitarian crises. Funds were safely distributed to vetted organisations that complied with JOA's stringent regulations, ensuring that all activities aligned with our commitment to ethical and transparent operations.

JOA reviews its risk register every quarter, with assessments and mitigating measures for a range of threats relating to fraud, Terrorist Financing, partnerships, information management, business continuity, health and safety, reputation and general operations. In 2024 JOA maintained a risk rating system for ongoing grants and JOA's dedicated Monitoring and Impact Officer undertook two in-depth monitoring visits to review the implementation and management of ongoing development projects.

Edward Lewis
Executive Director



Edward Lewis, Executive Director JOA

Are we achieving our objectives?

Objective A:

To promote sustainable economic and human development in some of the most disadvantaged countries in the world.

Activity: International Development Grant (IDG) in-country assessments of shortlisted projects	Objective: A1
Description: JOA conducted thorough due-diligence and capacity assessments of 16 shortlisted projects from development partners in the fields of Dairy for Development, Financial Inclusion and Conservation Livelihoods. Assessments were conducted in-country with the implementing partner and focus on key areas including governance, capacity, financial management, level of need, impact, sustainability, and value for money. In 2024, a total of 16 projects were assessed in four countries.	
Activity: International Development Grant (IDG) Allocations	Objective: A1 & A2
Description: JOA completed analysis and recommendations from JOA staff on multi-year development programmes in six target countries. Commission made decisions on which projects to support from the shortlisted applications. Grant Agreements terms were agreed prior to project inception phase commencement. In 2024, a total of 11 new IDGs were awarded.	
Activity: New partner selection	Objective: A1
Description: JOA shortlisted considered new partner applications from international organisations who met the minimum criteria and align with JOA's thematic strategies. Six new partners were agreed.	
Activity: New partner selection	Objective: A1 & A2
Description: Ongoing oversight of JOA's portfolio of International Development Grant portfolio of ca. 40 multi-year projects by the JOA Programme Team (including two in-person monitoring visits). Ongoing data analysis of results frameworks and JOA standard indicators (aligned to the UN SDGs) to monitor and assess the impact of projects.	

Objective B:

To provide timely humanitarian assistance to victims of natural and manmade disasters

Activity: Allocations to rapid onset emergencies	Objective: B3 & B4
Description: Throughout the year, JOA allocated humanitarian funding to pre-approved humanitarian partners to respond to rapid onset emergencies – such as the UN's World Food Programme Gaza response. JOA assessed applications against agreed criteria and conducted due diligence assessments on applicant organisations. JOA Programme Officers then provided a written recommendation which is reviewed and decided by the JOA Commission. Agreed projects were ratified through the Grant Agreement terms ahead of project inception. Projects were monitored closely by JOA, including regular narrative, financial reporting throughout the grant period.	
Activity: Contribution towards protracted and under-funded crises through Pooled Funds	Objective: B3 & B4
Description: JOA maintained its commitment to responding to protracted crises (e.g., Central African Republic, Yemen and South Sudan) via its partnerships with Pooled Fund Mechanisms – including UN Office for the Coordination of Humanitarian Affairs (UN OCHA) Country Based Pooled Funds, Start Network's Start Fund and Start Fund Bangladesh, and the Aid Fund for North Syria (AFNS).	
Activity: Coordination	Objective: B4
Description: This year, JOA became a member of the Good Humanitarian Donorship Initiative (GHDI) – an informal donor forum and network that promotes the collective advancement of humanitarian principles and good practice. Also in 2024, JOA continued to strengthen relationships with other humanitarian donors – by participating in Pooled Fund Steering Groups and Donor Councils. In addition, JOA strengthened bilateral engagement (e.g., UK's Foreign, Commonwealth & Development Office).	

Activity: Leadership	Objective: B4
Description: In 2024, JOA demonstrated how smaller, less traditional donors can contribute meaningfully within the humanitarian system and became the first non-Member State donor co-chair of the United Nations (UN) Office for the Coordination of Humanitarian Affairs (OCHA) Pooled Fund Working Group (PFWG) in partnership with Italy.	
Activity: Strategy	Objective: B4
Description: JOA's Humanitarian Strategy development process continued with a preliminary framework agreed, which builds upon the commitments made in JOA's Five Year Strategy (2022-2026). Anticipated publication date: Q2 2025.	
Activity: Accountability	Objective: B3 & B4
Description: JOA maintained its transparency and accountability, reporting its 2023 humanitarian allocations to the centralised OCHA Financial Tracking Service (FTS). All 2024 allocations were published on JOA's website and will be reported to OCHA Q2 2025.	

Objective C:

To facilitate the efforts of individuals and organisations in Jersey to provide assistance to the world's most vulnerable populations

Activity: Onboarding, preparation and deployment of Jersey Volunteers to overseas volunteering projects	Objective: C5, C6
Description: In 2024, a total of 50 Jersey volunteers took part in two Community Works Projects and one Skilled Volunteering Project, across three countries. Preparation workshops were conducted with teams in the lead-up to each project, covering topics from JOA's work to project-specific information and teambuilding. Teams headed up by a volunteer leader travelled to their respective project communities in Malawi, Nepal and Rwanda between April and July.	
Activity: Volunteering opportunities launch	Objective: C5
Description: JOA hosted its annual public volunteer launch in September, showcasing 2024's volunteering opportunities to Islanders. Previous volunteers and representatives from JOA's partner organisations presented past experiences, encouraging Islanders to contribute to responsible and impactful volunteering.	
Activity: Onboarding, preparation and deployment of skills-based volunteers overseas	Objective: C5
Description: JOA supported the placement of two Jersey-based accountants to build the financial management capacity of NGOs in Malawi and Costa Rica, through JOA's partnership with Accounting for International Development. Scoping began for a pipeline volunteering project, offering the opportunity for Jersey healthcare professionals support to rural medical facilities.	
Activity: Personal and professional bursary allocations	Objective: C5
Description: JOA reviewed applications for nine personal and two professional bursaries, making an allocation of seven awards to successful applicants.	
Activity: Public information events	Objective: C6
Description: Over the course of 2024, JOA hosted four public information events, free to attend at the Jersey Arts Centre, covering JOA's Financial Inclusion, Conservation Livelihoods and Humanitarian programming (average attendance was 100 individuals). One event was accompanied by a two-week interactive outdoor photography exhibition.	
Activity: Jersey Charity grants allocated and monitored	Objective: C7
Description: JOA received five applications for funding from Jersey Charities through JOA's online Grant Management System. Following review, due diligence and ratification, all five received funding, with one successfully concluded within the year. The remaining four continue to be monitored closely by JOA.	

Are we achieving our objectives? cont.

Objective C:

To facilitate the efforts of individuals and organisations in Jersey to provide assistance to the world's most vulnerable populations

Activity: Capacity building for Jersey Charities	Objective: C7
Description: JOA conducted three learning and networking events for Jersey Charities, to facilitate shared learning and build their capacity in monitoring and evaluation, project design, risk monitoring and management and relevant regulatory requirements.	
Activity: Programme Associate Placement (Internship)	Objective: C5
Description: JOA continued its Programme Associate (Internship) placement in 2024 – with two new Programme Associates in post. The 18-month placement provides recent graduates and career changers with the opportunity to kickstart a career in the International Development sector. Recruitment took place in Q1 and Q3.	
Activity: UN Junior Professional Officer placement	Objective: C5
Description: JOA continued its partnership with the United Nations Junior Professional Officer (UN JPO) placements. Since 2021, five Islanders have been placed with the United Nations High Commissioner for Refugees (UNHCR). The fourth was placed in Kyiv, Ukraine in 2024.	

Objective D:

To reflect Jersey's international personality as a responsible global citizen and force for good in the world

Activity: Public sector engagement	Objective: D9 & D10
Description: JOA continued to oversee the Bailiff's Appeal for Ukraine, allocating grants to humanitarian partners from a combination of public, government and JOA funds. JOA took part in the Government of Jersey's 'Be Heard Survey', an anonymous survey that measures employee satisfaction and happiness in the workplace. JOA presented at a sustainable finance roundtable organised for the inbound visit of the Dutch Ambassador, hosted by Jersey Finance Limited and attended by Government and private sector representatives. Scrutiny & Questions Without Notice – JOA Chair, and Minister for International Development attended Scrutiny Hearings and Questions Without Notice, accompanied by JOA Officers. JOA contributed to Government of Jersey Biennial Transparency Report, Government of Jersey Sustainability Report. JOA participated to External Relations Global Coordination Quarterly Meetings.	
Activity: Private sector engagement	Objective: D11
Description: During 2024, JOA actively engaged with Jersey's private sector through multiple events. These included the 'Channel Island Group of Professional Engineers' RedR training, building the capacity of local engineers and humanitarian responders. Additionally, JOA participated in multiple events within the finance sector, including a panel discussion for the Butterfield 100 Women in Finance event and a Jersey Finance Sustainable Finance Lunch and Learn webinar attended by around 100 professionals. Another key engagement was the week-long financial crime training hosted in partnership with the Jersey Financial Services Commission (JFSC).	
Activity: Third sector engagement	Objective: D11
Description: JOA collaborated with Jersey Community Foundation, PwC and other stakeholders on the 'Value of the Third Sector' report developed in 2024, ensuring participation from internationally-focused local charities.	

Activity: International engagement	Objective: D10
Description: JOA maintained representation in Development and Humanitarian working groups, donor councils, steering boards and advisory bodies broadening JOA's reputation as an agile and effective non-traditional donor. This included global forums such as the World Bank Financial Inclusion annual meeting in London, the UN Pooled Fund Working Group donor visit to the Central African Republic and a financial inclusion learning exchange event facilitated by Consultative Group to Assist the Poor (CGAP) for global private agencies to improve rural (Cash-In-Cash-Out) CICO networks.	
Activity: Media relations and social media	Objective: D10
Description: JOA continued to share updates regarding our work and that of our partners and volunteers through our own social channels as well as through media channels both on- and off-Island. In 2024, JOA's mailing list grew approx. 50% to over 900 subscribers.	
Activity: Outreach	Objective: D10
Description: JOA delivered workshop sessions throughout the year to community groups and schools, engaging over 800 children across 11 Island schools over the year. Through such engagements, JOA presented the work of JOA, that of our partners and the Sustainable Development Goals (SDGs). To mark the second anniversary of the full-scale Russian invasion of Ukraine and demonstrate the Island's ongoing commitment to supporting humanitarian efforts, JOA hosted a free panel event – attended by 200 Islanders. We welcomed military veterans, Colonel Tim Collins OBE and Ben Remfrey MBE – the patron and the founder of the charity Friends of Ukraine Explosive Ordnance Disposal (FOU EOD) to share their thoughts and views on the conflict that has devastated the lives of so many. In the Spring of 2024, JOA hosted an event, alongside partners the Royal Society for the Protection of Birds (RSPB) and Durrell Wildlife Conservation Trust, showcasing how Jersey funding is helping to tackle climate change, biodiversity loss and multidimensional poverty. Also in 2024, JOA profiled its partnership with the UNHCR, the UN's Refugee Agency, and its response to the Rohingya crisis in Bangladesh. Together with photography collective The Rohingyatographer, we launched the European Premiere of "The Rohingya Experience", a visual exhibition hosted in St Helier which invited islanders to engage with the lives and stories of the Rohingya people as seen through the eyes of their youth. The guest speakers also visited schools. A later public event shifted focus towards educating the wider public on Financial Inclusion, by inviting speakers from Opportunity International and CAFOD to discuss the context and its challenges, talk through their projects with the Jersey community and have an open discussion. To complement the evening event, the guest speakers also visited schools and the local scouts. To enhance Islanders' awareness of the volunteering opportunities on offer, JOA hosted the annual Community Work Project launch event, which highlighted the continuous professional and personal bursaries available and introduced the CWP's that would be running the following year, how to apply and additional support available. Jersey Charities were also a focus of outreach, due to JOA's strong dedication to capacity building of local charities, a total of three workshops were hosted. Throughout the course of the year, these events, which also acted as an opportunity for networking, covered topics such as: aligning with current Jersey Financial Services Commission regulations, the role of the third sector in Jersey's economy, how to write a strong proposal, and the use of AI tools within the sector. JOA appointed its first ever patron, His Excellency Vice Admiral Jerry Kyd CBE, to help raise the organisation's profile, work and enhance the credibility of JOA as a highly respected donor both to our stakeholders in Jersey and overseas.	

JOA Risk Matrix (summary)

Risk	Consequences	Rating	Controls (summary)
Strategic			
Abrupt deterioration in conditions in a target country	Disruption to programmes; Committed funds jeopardised; Reputational damage	Medium	Horizon scanning, reporting and portfolio review. Development projects assess political risk, and development work focused on relatively less corrupt countries. Close contacts on ground.
Significant budget cut for JOA	Reputational damage to Jersey; Impairment in ability to conduct projects	Medium	Outreach and education. JOA work resonates with and ultimately benefits Jersey public. JOA budget formally tied to GVA.
Programme & Grant Management			
Significant project failure	Money wasted; Reputational damage	Medium	Rigorous Due Diligence and monitoring. Significant risks discussed with partners. Projects where zero benefits arise if project fails given additional scrutiny. Payments in tranches against milestones. Watertight Grant agreements.
Major disaster needs un-budgeted funding	Pressure to reduce expenditure on existing projects; Pressure on JOA human resources	Medium	Sufficient JOA staff capacity and interoperability. Flexibility in Grant agreements. Agreement with Bailiff's Chambers and Side by Side to raise funds.
Operational			
Abrupt departure of key JOA staff	Impairment of operational capability for several months	Medium High	Formalising procedures and recording knowledge; interoperability and risk analysis. Staff adequately remunerated and motivated with sufficient staffing to increase capacity and succession planning in place.
Significant loss of electronic project data	Project operations (payments, reporting) temporarily delayed	Low Medium	Project documents backed up. Participation in States-wide contingency planning and cyber-security initiatives.
Financial			
Terrorist Financing, Money Laundering, sanctions breach	Reputational damage to Jersey; Severe reputational damage to JOA; Island-wide drop in support for overseas aid; Criminal proceedings	Medium High	Participation in Island-wide Anti Money Laundering and Counter Terrorist Financing initiatives. Rigorous Due Diligence conducted on grantees and volunteers. Grant Agreements impose obligations on partners.
A significant sum is stolen from JOA, a project or partner	Reputational damage to JOA, Loss of public support, potential impact on programme delivery	Medium	Grant agreements control spending and procurement, and active oversight of subgrants. Segregation of duties. Independent financial audits. Detailed Annual and Final financial reports required and scrutinised. Public Finance Manual and JOA Fraud policy.
Health & Safety			
A staff member or volunteer is killed, seriously hurt or abducted	Impairment of operational capability; Inability to recruit volunteers; Reputational damage; Potential civil proceedings	Medium High	Travel advice followed. Relevant trainings undertaken. Vaccinations and COVID-19 advice taken. Adequate insurance and special risks policies. Crisis communication training.
A partner, staff member or volunteer abuses beneficiary	Reputational damage to JOA Island-wide drop in support for overseas aid	Medium High	Due Diligence conducted on grantees' safeguarding and whistleblowing. DBS checks on volunteers. Safeguarding training.

List of 2024 Grants

International Development Grants

Agency	Programme	Country	Theme	Value
Wateraid	ECOSAVE: A Sustainable Solution for Conserving the Bale Eco-region	Ethiopia	Conservation Livelihoods	£1,499,977
Inter Aide	Conserving ecosystems and family farming in the context of climate change	Ethiopia, Malawi, Sierra Leone	Conservation Livelihoods	£1,400,000
Spark Microgrants	Building Conservation Livelihoods and Climate Resiliency in Rural Communities in Rwanda and Malawi	Malawi, Rwanda	Conservation Livelihoods	£1,500,000
British Red Cross	Empowering Communities for Livelihoods and Biodiversity: Nature-based solutions to combat environmental degradation and poverty in Nepal	Nepal	Conservation Livelihoods	£1,500,000
Goal	Enhanced resilience of rural communities through women-led biodiversity conservation, Financial Inclusion, and livelihood diversification.	Sierra Leone	Conservation Livelihoods	£1,500,000
The Ripple Effect International	Inka Nziza Zikamwe - Phase 2	Rwanda	Dairy for Development	£1,469,075
Accion International	Increasing Inclusion & Resilience for Vulnerable Ethiopian Women	Ethiopia	Financial Inclusion	£1,461,358
FINCA INTERNATIONAL	Transforming the Financial Inclusion ecosystem for the Bottom of the Pyramid (BoP) in Malawi and Zambia	Malawi, Zambia	Financial Inclusion	£1,499,952
CBM UK	Financial Autonomy and Inclusion of persons with Disabilities through Agriculture 2 (FAIDA2)	Nepal	Financial Inclusion	£1,133,436
Street Child	Loans for Learning: Radical Financial Inclusion Initiative for Sierra Leone	Sierra Leone	Financial Inclusion	£1,149,830
CGAP (World Bank)	CGAP Multi Donor Trust Fund: CGAP VII	All Target Countries	Financial Inclusion	£1,500,000

List of 2024 Grants cont.

Jersey Charities

Agency	Programme	Country	Value
Gurkha Welfare Trust Jersey	Clean Water and Sanitation - Nepal 2024-2027	Nepal	£301,450
RJAHS	Copperbelt Dairy Expansion Project	Zambia	£1,499,590
Bukit Lawang Trust	Sustainable Business Programme - Phase 2	Indonesia	£26,964
RJAHS	Malawi Dairy Growth Project Phase III	Malawi	£1,799,572
Cry Jersey	Destiny Grace Academy	Sierra Leone	£30,000

Humanitarian

Agency	Programme	Country	Value
Crown Agents	Procuring and delivering rehabilitation equipment for Mykolaiv City Hospital No 4	Ukraine	£199,613
World Food Programme	Sudan Emergency Response	Sudan	£150,000
ADRA-UK	JBFDZ - Cholera Response	Zambia	£13,670
World Food Programme	Home Grown School Feeding (HGSF) Programme	Haiti	£100,000
OCHA	oPt Humanitarian Fund	Palestine	£150,000
United Nations High Commissioner for Refugees (UNHCR)	Ukraine Winter Response Plan	Ukraine	£150,000
The United Kingdom Committee for UNICEF	UNICEF's Lebanon Emergency Appeal	Lebanon	£150,000
Medical Aid for Palestinians	Gaza and West Bank Emergency Response: Assistive Devices & Specialised Pre-Hospital Emergency Bags	Palestine	£125,000
International Health Partners	Middle East Emergency Response	Lebanon, Palestine	£125,000
International Health Partners	Horn of Africa Response - Phase II	Ethiopia, Kenya, Somalia	£150,000
British Red Cross	Healthcare Provision in Mykolaiv Phase II	Ukraine	£200,000
Care International	El Niño Flood Response	Kenya	£200,000
World Food Programme	Gaza Emergency Response	Palestine	£150,000
International Health Partners	Gaza & Middle East Crisis	Lebanon, Palestine	£100,000

Humanitarian cont.

Agency	Programme	Country	Value
United Nations High Commissioner for Refugees (UNHCR)	Sudan Emergency 2024/2025	Sudan	£400,000
United Nations High Commissioner for Refugees (UNHCR)	Response to the Rohingya crisis in Bangladesh 2024/2025	Bangladesh	£400,000
Aid Fund for North Syria	Aid Fund for North Syria	Syria	£600,000
OCHA	South Sudan Humanitarian Fund (SSHF)	South Sudan	£500,000
OCHA	Yemen Humanitarian Fund (YHF)	Yemen	£500,000
OCHA	Central African Republic Humanitarian Fund (CAR HF)	Central African Republic	£500,000
Caritas Spis - Spišská katolícka charita	Phase III - Psycho-social support for IDPs/refugees in Ukraine and eastern Slovakia	Slovakia, Ukraine	£50,000
Start Network	Start Fund 2024	Global	£900,000
Start Network	Start Fund Bangladesh 2024	Bangladesh	£300,000
Friends of Ukraine Jersey	Conventional Munitions Disposal (CMD) IMAS EOD L3	Ukraine	£82,500

Bailiff's Ukraine Appeal – JOA oversaw the allocation of the money raised by the people of Jersey

Agency	Programme	Country	Value
United Nations High Commissioner for Refugees (UNHCR)	Ukraine Winter Response Plan (Bailiff Fund)	Ukraine	£44,000
Friends of Ukraine EOD Jersey	International Mine Action Standards (IMAS) Level 3+ Training	Ukraine	£15,000
Friends of Ukraine EOD Jersey	International Mine Action Standards (IMAS) Level 2 Training	Ukraine	£55,000
British Red Cross	Health Provision in Mykolaiv	Ukraine	£100,000.00

2024 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 2024 Government of Jersey Annual Report.

2024 Income and Expenditure

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

			Year ended 31 December 2024
Funding Stream	Notes	% of Spending	Total Funds £
Incoming Resources			
States Grant			£20,041,000
Other Income			£80,664
Total Incoming resources			£20,121,664
Resources Expended			
International Development Projects		50.28	£10,117,969
Emergency and Humanitarian Aid		23.38	£4,704,059
Community Work Projects		1.21	£244,234
Local Charities Working Abroad		15.33	£3,085,129
Travel, Accommodation & Hospitality	2	0.70	£139,901
Salaries, Pensions and Social Security	3	1.85	£372,942
TOTAL resources expended		92.76	£18,664,234
Programme Costs			
Salaries, Pensions and Social Security	3	1.25	£252,187
Ex Gratia payment		2.12	£427,314
Editorial, Design and Fine Art Services		0.04	£7,954
IT Support		0.07	£15,063
Travel, Accommodation & Hospitality	2	0.03	£6,362
Business & Management Services		0.12	£24,854
Premises and Maintenance		0.09	£17,691
Insurance		0.20	£40,327
Education and Training Services		0.16	£32,794
Other expenses		0.02	£4,751
TOTAL administration expended		4.12	£829,297
Unexpended Funds Carried Forward		3.12	£628,133
TOTAL SPEND			£19,493,531

Notes

- 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.

- Allocation of travel & accommodation**

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

Cost Type	Travel, Accommodation & Hospitality
Total allocated	£146,263
International Development Projects	£36,434
Emergency and Humanitarian Aid	£6,135
Community Work Projects	£95,935
Local Charities Working Abroad	£1,397
Operations, Administration & Governance	£6,362
Basis of apportionment	Activities visited

- 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	£570,022
Operations, Administration & Governance	£252,187
Programme activities	£372,942
Basis of apportionment	Staff Time

Cost Type	Salaries, Pensions and Social Security
Total allocated	£625,129
Operations, Administration & Governance	£252,187
International Development Projects	£149,317
Emergency and Humanitarian Aid	£62,721
Community Work Projects	£124,175
Local Charities Working Abroad	£36,729

THE COMMISSION

Chair: Deputy Carolyn Labey

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

JOA STAFF

Executive Director: Simon Boas (January-July)

Interim Executive Director: Edward Lewis (July-December)

Head of Programme:

Edward Lewis (January-July)

Senior Programme Officer:

Gilly Challinor (January-July)

Operations Officer:

Rachel Carlotti

Interim Head of Programme:

Gilly Challinor (July-December)

Communications & Engagement

Officer: Lisa Downes

Monitoring & Impact Officer:

Harriet Hall

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