



EXPLANATORY BOOKLET

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Introduction

Jersey is a 45-square-mile island, close to the French coast, with a population of 107,000 (2018). 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 government (the States of Jersey) and its own laws.

Jersey Overseas Aid (JOA) is the Island's official, taxpayer-funded relief and development agency. This booklet sets out the goals of Jersey Overseas Aid and explains how it achieves them through its main funding programmes. It is primarily designed as a resource for current and prospective grantees to understand Jersey's aid priorities and methodologies, both of which have recently become much more focused. However, it also serves as a guide to members of the public and other interested parties who wish to understand how a small rock off the coast of Normandy, a recipient of aid itself within living memory, transforms millions of lives in the world's poorest countries.

Mission and Objectives

Jersey Overseas Aid is driven by a clear mission: **To translate the generosity, skills and compassion of the people of Jersey into effective assistance for the world's neediest people.** JOA accomplishes this by focusing on four overarching goals, which themselves are broken down into 10 more specific objectives.

Overall Goals

- i) To promote sustainable economic and human development in some of the poorest countries on earth.
- ii) To provide timely humanitarian assistance to victims of natural and manmade disasters.
- iii) To facilitate the efforts of individuals and organisations in Jersey to provide assistance to the world's poor.
- iv) To enhance Jersey's international personality as a responsible global citizen and force for good in the world.

Specific Objectives

1. Jersey-funded projects make a measurable and lasting contribution towards the Sustainable Development Goals.

2. Jersey-funded projects build the capacities of other actors to reduce poverty and suffering.
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.
5. JOA helps Islanders 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 is engaged with Jersey Charities, regulators and donors to ensure charities follow high standards of good practice.
8. JOA is actively and positively engaged with developing country governments, UN Agencies, charities and other donors.
9. Jersey's aid programme is widely known and highly reputed.
10. JOA is engaged with public and private sectors, charities and individuals to develop and coordinate philanthropy on the Island.

Governance and Decision-making

Jersey began its official overseas aid programme in 1968. Its current incarnation, Jersey Overseas Aid (JOA), was established in 2005 by the Jersey Overseas Aid Commission (Jersey) Law (2005). It is governed by a Commission, which consists of three States members and three non-States members, all of whom are appointed by the States of Jersey (the Island's elected legislature). Since 2018 the Chair of the Commission has served as Jersey's Minister for International Development. Day-to-day running of the organisation and its grant programmes is conducted by a small team of professional staff.

Although funded entirely by taxpayers, JOA is not part of the Government of Jersey. Instead, it is directly accountable to the States of Jersey, which votes on its budget, appoints its Commissioners and scrutinises its activities. This independence from government helps JOA pursue its objectives unencumbered by short-term political considerations. However, we take our responsibility to the Island as seriously as we do our mission to assist the world's poorest people. If we don't fund the best projects, or support only the highest-performing charities, we let down both those we should have helped and those whose money we should have used better.

Happily, discharging this dual responsibility requires the same, straightforward approach. It involves a well-governed, professionally-staffed donor organisation making the most effective use of its budget, concentrating on areas where Jersey can add the most value, and focusing on long-term outcomes rather than short-term activities. It requires a thorough understanding of needs, capabilities and good practice, and informed and empirical decision-making.

To ensure that the entrusted funds are used appropriately to help the people we are here to serve, projects are reviewed against strict technical and financial standards, while all partners are required to demonstrate a high level of professional and administrative capacity. All new expenditure must be both recommended by the Executive and endorsed by the Commission, following rigorous analysis and assessment processes. The three principal components of JOA – Minister, Commission, and Executive – provide expertise, accountability and balance, ensuring that funds are disbursed and projects managed and evaluated to the highest possible standards.

Funding Programmes

JOA provides funding in the following main ways:

- Grants for development projects implemented through pre-selected charities and other specialist organisations;
- Humanitarian and emergency aid through internationally-recognised relief agencies;
- Community work projects, whereby teams of Jersey volunteers undertake specific development projects overseas;
- Supporting Jersey Charities in their work overseas, frequently on a matched-funding basis
- Providing sponsorship and bursaries to Jersey volunteers engaged in charity work abroad.

In 2019 JOA's budget was £10.34m, which amounts to 0.21% of the Island's Gross Value Added (GVA is the measure Jersey uses instead of GNI). In 2020 its budget will rise to £12.43m – about 0.25% of GVA – and thenceforth will be officially tied to the value of the economy, rising every year until it reaches 0.28% in 2023. This is still some way below the international target of 0.7%, but it is nevertheless quite a substantial sum for a small Island, and it is moving in the right direction. As the 2018 appointment of a Minister for International Development also demonstrates, Jersey is a country which takes its responsibilities as a good global citizen extremely seriously.

International Development

Most of JOA's budget (around 70%) is allocated to grants for development projects. Over the past half century, JOA has funded activities of almost every type in almost every poor country in the world. We now believe that we can effect more lasting change for greater numbers of people by narrowing and intensifying our development assistance, implementing larger, longer-term programmes in fewer places. We also realise that we can achieve greater impact by focusing these grants on three thematic priorities where Jersey already has considerable expertise and

reach: Conservation Livelihoods, Financial Inclusion and Dairy. This enables Jersey to add more value than just the funds we contribute, promoting sustainable economic and human development in some of the poorest countries on earth through carefully-chosen interventions which play to our strengths as an Island.

JOA funds multi-year programmes of between 30 months and 48 months, with between £400,000 and £1,000,000 available per project. It does not accept unsolicited applications, but instead invites pre-selected agencies to submit proposals which comply with the conditions set out below. Other agencies wishing to be considered for partnership should contact JOA for details on how to apply.

Target Countries

In order to maximise the impact of its funds, JOA will focus its development efforts on a target group of countries, which were chosen on the basis of needs (as represented by Human Development Index scores), likely ability of development efforts to effect lasting change (using Transparency International’s Corruption Perception score as a proxy) and on JOA’s previous experience. From 2020 onwards, these have been narrowed down to just six:

1. **Africa:** Ethiopia, Malawi, Zambia, Rwanda, and Sierra Leone.
2. **Asia:** Nepal

Thematic Priorities

JOA concentrates its development funding in three main programme areas. These themes were selected for their efficacy in bringing lasting change to the lives of poor people, and also as areas where the skills and knowledge on the Island can be used to add particular value. In late 2020 JOA will issue more specific strategic guidelines for each of these themes, but the focus currently remains fairly broad.

Theme / Programme	Details
Conservation Livelihoods	This programme concentrates on the link between human development and environmental protection, in particular focusing on vulnerable ecosystems such as natural forests, special reserves and areas of important scientific interest, which are of noteworthy conservational importance but are under threat from population growth, habitat destruction or changing weather patterns. Conservation of ecosystems and poverty eradication are intrinsically linked and must be tackled together.

	<p>Projects in this theme seek to establish or strengthen a virtuous circle of human wellbeing with habitat or species conservation, underpinned by a system of sustainable livelihoods that also ensures conservation outcomes. Projects should promote integrated, participatory and inclusive natural resource management and sustainable livelihoods, developed to ensure that communities are able to grow their incomes without placing increased unsustainable pressure on natural resources. Ensuring sound governance will create enabling conditions that will make the protection of biodiversity and ecosystems sustainable. Therefore, this programme also encourages grantees to address structures and mechanisms that drive the management and legal framework of natural resources.</p>
<p>Financial Services for the Poor (Financial Inclusion)</p>	<p>This programme tackles poverty and inequality through fostering inclusive growth by increasing levels of financial inclusion – through the extension of savings, credit, insurance, and payment services for individuals, households and MSMEs to participate in the local economy. JOA has hitherto funded such projects exclusively through its partnership (<i>‘Branching Out’</i>) with Comic Relief, but from 2020 will also make grants independently.</p> <p>The level and quality of Financial Inclusion varies across countries and regions. Therefore this programme does not aim for a one-size-fits-all approach but encourages proposals that are tailored to the context and capabilities of the country and region of implementation. Assessment will focus specifically on the needs analysis and intervention logic built around local knowledge of the projects.</p> <p>Projects will seek to improve access and usage of formal and informal financial services, including through the use of digital channels and the empowerment of poor and remote communities and marginalised groups to develop financial literacy and financial capability. Projects may also seek to improve cooperation and capacity among policy makers, financial institutions, mobile network operators and other stakeholders responsible for delivery and overseeing financial services.</p>
<p>Dairy for Development</p>	<p>This programme focuses on boosting livelihoods and nutrition by enhancing dairy production techniques (specifically bovine) to boost milk yields and quality, strengthening value chains, improving animal genetics and providing innovative financing, especially to support small-scale producers.</p> <p>Projects will focus on improving the health and profitability of dairy cows, and the competitiveness of businesses and cooperatives which depend on them. Interventions should demonstrate understanding of the target country’s national priorities for agriculture and dairy, complementing and enhancing the efforts of national ministries and extension workers, and building the capacities of local officials, institutions and experts.</p> <p>Jersey is establishing a gene bank to provide cost-price Jersey semen and embryos to small-scale producers in developing countries. JOA particularly encourages proposals to incorporate Jersey breed elements into their activities.</p>

Cross-Cutting Issues

JOA welcomes proposals that combine two or even potentially all three of JOA's areas of interest. It is important to ensure that projects under one thematic area do not negatively impact on others, particularly related to environmental protection. For example, dairy projects should address environmental impact and sustainability. Projects should be sensitive to the inclusion of marginalised groups including persons with disabilities. All projects should ensure that the objectives of Sustainable Development Goal 5 – gender equality and the empowerment of women and girls – are explicitly addressed.

Moving Support Upstream

JOA is keen to support projects which contribute to systemic, long-term change as well as the immediate amelioration of the symptoms of poverty. This might include improving a country's livestock extension services, conducting research on the profitability of different cross-bred cows for low-input farmers, or working with a central bank to enable poor people to open savings accounts. JOA aims to enhance the capabilities of local actors, including NGOs, officials and private firms, and welcomes proposals for capacity-building, knowledge-transfer and technical assistance. We also welcome proposals which contain an element of research, although projects should not be solely focused on this without prior agreement.

Project Selection

JOA operates a two-stage selection process for development grants. This usually begins with a Call for Concept Notes being issued in August, the most promising of which are then requested to be developed into full Proposals. JOA does not utilise an application form or specify a set format or size, but submissions must include at a minimum the following clearly-labelled components:

- Summary Cover Sheet (using template provided)
- Narrative Proposal
- Detailed Budget
- Logical Framework
- Project Timeline
- Risk Analysis
- Monitoring and Evaluation Plan

The information provided at Concept Note stage can be modified, and this can include changes to partners. However, we expect proposals to adhere substantially to the intervention logic presented in the original project outline.

Applications must be accompanied by the following supporting documents:

- MANGO Financial Management health check
- JOA Local Partner Compliance and Financial Health Statement (one for each partner organisation which will be in receipt of JOA funds)
- Copy of Safeguarding Policy
- Copy or links to two most recent years' annual accounts

Proposals are then subject to a desk review, during which they are scored against the criteria below. The highest-scoring projects are then subject to a field review, during which a JOA staff member spends a day in the potential partner's office in the targeted country examining its governance, finance, procurement, HR and management, as well as the proposed project itself.

JOA staff make final recommendations to JOA Commissioners, usually in January or February for projects to begin that year. Projects must be approved by both the professional staff and the majority of JOA's Commissioners before they can be funded.

Desk Review Criteria

Criterion	Details
<p>Capacity to implement</p>	<p>The proposing organisation should demonstrate that it and its proposed implementing partners have the experience, capacity and commitment to successfully implement the proposed project.</p> <p>Evaluators to consider:</p> <ul style="list-style-type: none"> - Previous experience relevant to the proposed project topic - Previous experience relevant to the proposed project location - Previous experience with JOA-funded projects - Demonstrable experience of conducting projects with similar or larger budgets
<p>Needs and Objectives</p>	<p>Problem statement explains the issue or challenge the project sets out to address and convincingly shows the rationale behind intervening at this proposed stage. Needs assessed realistically and empirically.</p> <p>Project impacts / objectives are quantified and appear reasonable. Beneficiary identification and selection appropriate and feasible, with good disaggregated estimates of numbers of direct and indirect beneficiaries. Objectives fit with JOA priorities. Gender and disability issues discussed and appropriately integrated.</p>

Plausibility of Change	Proposal demonstrates convincingly why this intervention is appropriate to achieve the stated objectives, and how each activity leads to each result. A logical framework and Theory of Change are required here, along with a discussion of risks.
Implementation Plan	Proposal should present a detailed and feasible plan describing the various stages of project implementation. It should adequately set out the composition and roles of the implementation team, the role of each partner organisation and the time frame.
Coordination, Ownership and Alignment	Proposal should show how the project relates to other multilateral and bilateral aid agency projects, and other relevant community-based, NGO, and/or private sector activities. Proposal should show how project aligns with government plans and activities, and what steps have/will be taken to ensure ongoing coordination with related activities. Proposal should explain what role the local community / target beneficiaries (will) have had in the design, implementation and evaluation of the project.
Sustainability	Change brought about by the project is significant and long-lasting. There is a discussion of planned replicability / continuity of the project (or its effects) after funding ceases, including embedding local ownership and leadership and putting in place credible mechanisms to ensure ongoing operation and maintenance of any project inputs.
Monitoring and Evaluation	<p>The proposal should contain an explanation of the plan for monitoring and evaluating the project, both during its implementation and at completion (review and analysis). Qualitative and quantitative indicators are identified and (for the most part) objectively measurable. Proposals should also indicate how the final independent evaluation will be commissioned.</p> <p>Key issues to be addressed are:</p> <ul style="list-style-type: none"> - How performance will be tracked in terms of the activities and milestones in the Implementation Plan; - How the impact of the project will be assessed; - How the project will respond to mid-course feedback and correct itself as required; - How the participation of community members in M&E processes will be achieved; - How the independent final evaluation will be commissioned; - How the recipient and others will be able to learn from the project
Budget	Project expenditures are planned realistically, based on reasonable prices, and clearly linked to the implementation of planned activities. The proposed costs are commensurate with the likely benefits. Where the JOA project is part of a larger project, the proposal should include and describe the entire budget as well.

Financial Management	The proposal should specify what steps the recipient will undertake to audit project finances and verify expenses are real and reasonable; how procurement will be undertaken fairly and to provide best value; how any project partners / sub-grantees will be vetted and audited.
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JOA does not enter into correspondence about scoring decisions, but will give feedback when requested.

Conditions

Some of the key conditions for Development Grants are set out below. These and other provisions are covered in more detail by the Grant Agreements which govern all JOA-funded development projects.

Multi-year grants are disbursed on an annual basis in tranches, subject to the receipt of satisfactory narrative and financial reports, with 20% of the final year’s payment withheld until after project completion. Where deviations from this schedule are necessary they should be explained in the funding proposal. JOA requires a short (1-page) update half-way through each year confirming that the project is on track and highlighting any notable achievements or problems.

JOA is committed to enabling partners to recover the full cost of delivering projects. Any legitimate costs (including salaries and admin support) are in theory eligible, but they must be instrumental in bringing about the proposed project outcomes. Alternatively, JOA can also make reasonable contributions to organisational overheads on a percentage basis, as long as these are in line with grantees’ own policies and satisfactorily explained.

To ensure proper financial management, JOA expects separate, accurate and up-to-date accounts and records of all payments-in and payments-out including all invoices and account statements. JOA requires access to all accounts and records that relate to JOA’s funds within a 30-day request period. All documents should be kept to up to five years after the end of the project. All new projects are expected to commission an independent financial audit.

JOA is delighted to co-fund projects with another donor or donors, either as the smaller or larger partner. The application must clearly set out where JOA’s funding fits into the wider programme, and include the detailed budget and logical framework for the larger project as well as for the activities JOA will fund. The payment of funding in such cases is deferred until the partner agency confirms that the co-funding has been secured.

All reasonable care should be taken in utilising resources supplied by JOA, and due diligence must be undertaken on all partner organisations receiving JOA funds. Organisations must ensure that no staff in a decision-making capacity related to the project is a Politically Exposed Person, or

has been involved in money laundering, drug trafficking, terrorism or other criminal activities in any jurisdiction. Partners must demonstrate that they have in place adequate safeguarding and whistleblowing policies, and share details of relevant training programmes.

JOA is committed to encouraging learning and improvement, both for itself and for its partners, to maximise the impact of the assistance it provides and to provide excellent value for the Jersey taxpayer. For this reason, all projects must demonstrate how progress will be monitored and results appraised, and are encouraged to allocate at least 5% of the overall grant to monitoring, evaluation and learning. All projects should budget for an independent final evaluation and a separate independent financial audit.

Organisations must procure inputs fairly and transparently, seeking best value for money at all times. Applicants must demonstrate that all goods and services required for the project will be purchased in accordance with an ethical procurement policy. Default thresholds for quotations and tenders are specified in JOA's Grant Agreement where organisations cannot demonstrate they adhere to their own established systems.

Humanitarian Aid

Having received Red Cross parcels itself within living memory, Jersey is particularly aware of the value of timely humanitarian assistance. JOA typically allocates between 20% and 30% of its budget to humanitarian aid, alleviating suffering in chronic crises and sudden-onset emergencies.

Jersey increasingly supports pooled funding mechanisms such as the UN's Country Based Pooled Funds and the Start Network. Humanitarian funding can be fragmented, onerous and expensive. This is a particular danger for a small donor without much of a global presence. Jersey is unable, for example, to do the necessary due diligence on the local and national responders which should play an increasing role in humanitarian interventions. Pooled Funds allow JOA to provide aid in multiple sectors at the absolute frontline of a humanitarian emergency without the risk and cost of choosing individual partners, and in so doing contribute to - rather than undermine - response coordination. The professional, transparent and low-cost administration of the funds make this an efficient and low-risk way for JOA to provide support.

Funding is usually only made available to pre-selected and internationally-recognised agencies with demonstrable experience in humanitarian programming. JOA will also still respond to appeals by pre-selected partners on an *ad hoc* basis, normally limiting grants to £100,000 per agency per emergency, although larger donations are also sometimes made in response to extraordinary needs. In all cases, organisations should enquire before submitting an appeal.

By contrast with Jersey's development programming, where funding entails detailed project documentation, most of our emergency funding is intentionally kept as simple and light-touch as possible, recognising that flexible, un-earmarked funding - with simple application and reporting requirements - contributes to swifter and more efficient humanitarian responses. Accountability and value for Jersey's taxpayers is preserved by only making such grants to organisations which adhere to the highest humanitarian standards of quality, transparency and accountability in their prioritisation, management and delivery of aid.

Some crises are well reported but many are not, a fact which frequently leads to mismatches between humanitarian needs and the funding available to meet them. JOA provides support where the public would expect it to – including by managing and sometimes matching funds collected in public appeals by the Bailiff and Jersey charities – but also strives to stand alongside the most vulnerable in corners of the world which others forget. Jersey's Humanitarian Aid will only be provided to countries on the OECD-DAC (Development Assistance Committee)'s list of eligible recipients of Official Development Assistance, i.e. low- and middle-income nations.

All types of humanitarian funding are theoretically eligible for consideration, but two are worth highlighting. First, we recognise that the evidence now clearly supports the provision of cash rather than physical items in many emergencies as the most effective and efficient way of helping the most vulnerable. Where local markets are functioning and other conditions are right, Jersey will support the cash transfer programming of experienced humanitarian partners. Second, we recognise the value for money of well-timed Disaster Risk Reduction and Disaster Risk Management in communities vulnerable to natural or manmade hazards. Jersey supports such efforts under its humanitarian funding stream, though will treat DRR/DRM projects like development grants in terms of the rigour of documentation, oversight and reporting.

Jersey Charities

JOA provides support to Jersey-based charitable organisations conducting international development overseas. Such organisations range in size from kitchen-table charities which focus on a particular community abroad to the small number of large home-grown NGOs which operate in multiple countries. In 2019 JOA spent £1.7m on Jersey charities, making it one of the largest funders of domestic charities in the Channel Islands.

All Jersey charities must be officially registered in Jersey, and must demonstrate a satisfactory standard of governance, financial management and operational competence commensurate with the size of grant being applied for. All but the largest Jersey charities must complete a specific application form (which can be found on JOA's website). Matched funding applications are encouraged, particularly from smaller organisations and those with which JOA has not had a long relationship. As confidence is built and competence demonstrated, local charities can graduate to larger and larger grants and multi-year funding.

Jersey Charities are not bound to adhere to the geographic and thematic priorities highlighted above in the International Development section, but may work in any low- or middle-income country on the OECD-DAC list of eligible recipients of Official Development Assistance. Calls for Proposals are not issued for Jersey Charities, which may contact JOA at any time.

Community Work Projects

Since 1972 Jersey has facilitated parties of volunteers to work with communities in developing countries for up to four weeks. As well as bringing lasting benefits to poor and vulnerable people, these Community Work Projects serve to raise awareness in Jersey of global development issues. They also play an important part in Islanders' own personal development. Many have led to lasting links with communities all over the world, and several local charities were born from volunteers' experiences abroad. To date over 1,000 volunteers have completed over 100 projects in some of the world's poorest communities.

Each Community Work Project is formed of six to twelve volunteers and is led by an experienced team leader. Participants contribute towards their travel expenses and JOA funds the additional costs of the trip. JOA also funds any materials and supplies necessary in order to complete the projects. Volunteers must not engage in fundraising efforts in Jersey, but instead will be expected to participate in training and team-building exercises in the months before departure.

Potential volunteers must be over 18 years old, ordinarily resident in Jersey, and undergo criminal record checks. Applications for the following year's projects usually open in October – please check JOA's website and the local press for details.

Partner charities interested in proposing a project which engages a party of Jersey volunteers should contact JOA. Projects do not need to be conducted in JOA's target countries, nor focus on JOA's three target intervention sectors. The two main criteria are that they be genuinely impactful from a development point of view (CWPs are NOT development tourism) and safe.

Bursaries

JOA provides two types of Bursary Awards to enable people from Jersey to devote their time and expertise in the service of others in low- or middle-income countries.

The basic Volunteering Bursary provides a grant of up to £500 for Jersey residents to volunteer abroad for a minimum of two weeks. No experience or qualifications are necessary, but the applicants must work with a recognised organisation rather than alone, and explain how their work will make a real difference to poor individuals and communities.

The Professional Bursary provides up to £4,000 for Jersey professionals to deploy their particular skills on extended placements overseas. Applicants must show how their specialist expertise will be utilised and transferred, and how they propose to measure the outcomes and impact of their work. Examples include a dentist working for a local clinic, an accountant volunteering at a non-profit company, and a teacher spending a term at a school in a poverty-stricken neighbourhood.

In all cases bursary recipients must not otherwise be receiving a salary for their work. They should sign up to JOA's code of practice and complete online safeguarding training. We also expect bursary recipients to complete a short report about their work, and to be prepared to tell others in Jersey about their experience. Interested persons are encouraged to contact JOA at any time.

Internships

In partnership with selected international charities, JOA offers an internship programme to Jersey residents. This one-year, fully-paid position is intended to give someone the opportunity to launch a career in international development. Through stints in JOA and the UK office of an international NGO, culminating in a six-month field placement, the goal is to equip the successful candidate with the skills and experience necessary to enable them to take frontline roles with international relief and development organisations

Over time, the goal is to build up a cadre of Jersey-connected development professionals working for different agencies around the world. As well as being a life-changing launchpad for several fortunate individuals, this will help translate the huge support for charity and philanthropy on our Island into concrete assistance for the world's poorest and most vulnerable people. Opportunities to apply will be announced in the Jersey press each year, and more information – including previous interns' blogs – can be found on JOA's website.

Partners

Grantees

JOA usually only funds pre-approved charities, non-profit organisations, academic institutions and UN Agencies, all of which are required to undergo a rigorous due diligence process before any monies are disbursed. The list of partners is revised periodically, but JOA regrets that it does not accept unsolicited proposals.

Unlike most national donor agencies, JOA does not provide direct bilateral financial assistance to developing country governments. However, we increasingly provide technical assistance and

capacity-building for institutions and policy-makers, in addition to non-financial support such as genetic material and equipment for artificial insemination programmes. We recognise the importance of local ownership, accountability and coordination to aid effectiveness, and seek to foster close relationships with relevant local authorities and other key actors in target countries.

Donors and Philanthropists

JOA is delighted to partner with other donors in support of mutual developmental 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. In 2017 JOA began a 4-year £8m partnership with Comic Relief, focusing on financial inclusion in three African countries. We would be happy to hear from other donors which can see an alignment of priorities and outlook.

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.). JOA does not solicit funds from other donors, but can assist Channel Islands funders who wish to contribute to one of its projects. As charitable trusts in Jersey have discovered, this can maximise their impact while reducing risk and cost. It can also ensure that their funds are spent in a manner which capitalises and builds on Jersey's international reputation in Dairy, Financial Services and Conservation.

Visibility

All programmes funded or part-funded by JOA must be acknowledged by the recipient of the funding in any interview, literature or media releases where the project is mentioned. Acknowledgement should be given to Jersey Overseas Aid and the people of Jersey.

Lasting project-funded inputs (such as vehicles, wells, training materials etc), communications (including publications and websites) and display materials (posters, T-Shirts, project signboards, banners etc.) should display JOA's logo, the words 'Jersey Overseas Aid', and (if there is space) the legend 'Supported by the People of the Island of Jersey'.

The Jersey Overseas Aid Blue should always be used according to the values below:

- HEX #0098ff
- RGB 0, 152, 255
- CMYK 75, 12, 0, 0

High-resolution versions of the logo – and additional branding guidelines – can be supplied on request.