

## **Trustees' Annual Report**

**For the period :-**

**From 01/08/2020 to 31/07/21**

### **Giving Opportunities to Achieve and Learn for The Gambia**

#### **G.O.A.L. for The Gambia (Charity No. 1125489)**

29 Upton Scudamore

Warminster

Wiltshire

BA12 0AG

Trustee - Sandy Sanyang Chair

Paul Reynolds Treasurer

Daniel Harston

Bank - HSBC PLC 2 London Road, Twickenham, Middx, TW1 3RY

### **Structure, Governance and Management:-**

**Type of governing document:-** Constitution adopted on 13<sup>th</sup> August 2008

**How the charity is constituted:-** Association consisting of 10 members

**Trustee selection:-** Trustees are appointed or reappointed annually at the Annual General Meeting

**Additional governance issues :-** All trustees give their time voluntary and receive no remuneration or other benefits.

### **Objects and Activities :-**

#### **Summary of the objects of the charity set out in its governing document:-**

To advance the education of Gambian Children by providing and assisting in the provision of facilities and equipment for their use at school including the provision of funds for the construction and improvement of educational facilities.

## **Summary of the main activities undertaken for the public benefit in relation to these objects:-**

### **Sponsorship Programme :-**

We currently have 440 children being sponsored, with 232 regular sponsors.

### **Bantangba Nursery :-**

The charity has continued to support the Nursery by providing Teacher salaries and continuous teacher training. We also manage the children sponsorship programme and the development of planned building projects.

### **Kitty :-**

We have continued to help Teachers at the school by financing them through the National Training programme. We have also given financial support for their school building projects

### **Sanyang Arabic School :-**

We have continued to build a very good relationship with the school and very pleased to help the school with their building projects and support their teachers through the National Training programme.

### **Sanyang Scouts :-**

The Charity has continued to be involved with the Sanyang Scout Troop by providing financial support and the donation of musical instruments to their Scout Band and other training requirements.

### **Sanyang Clinic:-**

The charity has continued to support the Clinic by providing medical equipment and medicines, and financial support to assist in the daily running of the clinic.

### **Beach Days :**

Sadly, we have had no beach days since March 2020. We have missed them and so have the children and teachers. However we will look to organise them again when the opportunity arises.

## **Additional details of objectives and activities:**

The Charity has continued to ship school and sports equipment from England, this has been funded by the secondhand clothes that have also been shipped and sold to the Gambian people.

Rice donations from sponsors to their sponsor child/ family have continued to increase, and occasional requests for additional support.

## **Summary of the main achievements of the charity during the year:-**

### **Sponsorship Process :-**

We currently have 440 children being sponsored, with 232 regular sponsors.

There were 19 new sponsors during the year and 10 donors stopped their sponsorship. This gave an overall increase of 9 sponsors, which when compared with the loss of 5 sponsors in the previous year, was a positive situation.

### **Bantangba Nursery :-**

The school returned after the mandatory closure by the government in October last year and we welcomed new students in November once we were happy that we could ensure they would be safe with social distancing in class and hand washing facilities. I have visited on several occasions and the children are as happy and engaged as ever.

We have had some staffing issues and we have been in consultation with the Early Childhood Development Executive (ECD) to discuss the situation and agree a solution. I was reassured by ECD that we were following the accepted protocols.

Due to unacceptable attendance record and attitude problems we have had to terminate the employment of 2 teachers and the Head Teacher was given a final chance to change his attitude and improve his performance in managing the school.

The staff have often complained about their salaries, however they were informed by the ECD Executive that they were paid a very fair salary and the fact we paid full salaries during the period when the school was closed due to Covid restrictions was exceptional, as most schools suspended salaries during this time. We have informed all staff that if they felt they could find a better paid job they were free to leave.

On a more positive note, Musa & Mulie, our student teachers are both now fully qualified and continue to pledge their desire to continue to work with us and educate the children of their village.

There was damage to the school toilets and the roof of one of the classrooms during the early storms. We managed to repair the damage very quickly with donations from supporters. Yanks has over 160 students on his caseload and he has continued to do an excellent job overseeing the school and running the sponsor programme in Somita.

### **Kitty School :-**

This school continues to be an absolute joy to work with and, although I haven't visited as often as usual, I am always welcomed with open arms by staff and students.

We managed to build the kitchen which is amazing, so much more than I expected and with donations from lots of different people it is equipped with all the pots, pans and utensils they need. This project was started in August 2020 and completed in March 2021, as we had to wait for donations to come in. The Islamic education department, that funds the student feeding project, are very impressed with the kitchen! Over 700 students receive a hot meal each day.

Kitty also experienced damage to the classroom roofs during the storms and these were quickly repaired. There was also damage to the old mud block building. I will suggest we demolish the mud block and build a small cement block store with the rest of the donations.

We had some very generous donations and once again our supporters saved the day.

### **Sanyang Arabic School :-**

Our new project started last year with a tap donated by Whitchurch Rotary members. Since then the transformation at the school has been remarkable. Kate Holland has been very active in donating and seeking donations from Rotary clubs. They now have a very good toilet block consisting of 6 cubicles and fully tiled. They were very proud of the new building and had a big opening ceremony. Every time I visit, often unannounced, they take me to inspect it and it's always spotless! This was funded by Whitchurch, Ellesmere and District Rotary Clubs.

We have also renovated the old classroom block. The 4 classrooms and the office block were plastered, painted, fitted doors and windows. We fundraised to ship out all the furniture and now all the classrooms in the newly renovated block have tables and chairs, the office has a desk, filing cabinets and visitor chairs.

We are now sponsoring 6 of the teachers on their teacher training, some had almost completed the training but paid little or no fees, others were in their first year. This was possible by a generous donation in memory of the mother of one of our sponsors. We will look to sponsor one or two more teachers from the remaining money from this donation.

The school and community are quite shocked at how much has been achieved this year and they are very happy. I intend to continue to work with them.

My next project would be to help complete the new classroom block that the community have been trying to build for several years. They are building 4- 6 classrooms with cement blocks rather than mud blocks. Building materials have recently shot up in price and when I return to Gambia I will get an update on the cost of the building work.

They had flood damage in the toilets when the water made its way through the toilets and some of the tiles were spoilt, however we've repaired that too.

### **Sanyang Scouts :-**

They continue to meet regularly and do community projects. 6 more Scouts have successfully passed out into the Armed Forces and look to have a good future and most of them will be in the Armed Forces band. We have not been able to do much for them this year but the girls were all supplied with re useable sanitary towels. Obviously the crochet group has not met since the beginning of the pandemic and we all look forward to when they can resume.

## **Sanyang Clinic :-**

We have continued to support this amazing clinic in Sanyang serving over 50,000 people in the village and surrounding areas. The impressive Nurse in charge, Tida, left at the end of last year as she was promoted but has been replaced by an equally impressive person, Omar Badeh. He has a very different style to Tida but just as effective. He has introduced lots of new ways of working including a response to the Covid crisis and also a weekly clinic for people to be tested for diabetes and hypertension, these are two of the biggest causes of death in The Gambia.

We have had a lot of blood sugar testing machines donated and from a recent donation I have been able to purchase a large supply of blood testing strips which I will take back when I return to Gambia.

Omar is very grateful for our support of cleaning materials, gloves, masks and sanitiser for the clinic. The Gambian authorities do not supply any medical gloves, however we were able access a huge donation of 1000s of gloves from Wurth UK. He was also very grateful for everything else we have supplied, including 1000s of painkillers donated by supporters, prescription meds donated, wheelchairs, walking sticks, items for new born babies ( a very busy maternity ward) from nappies, sanitary towels, soap, baby clothes, blankets and hats , all made and donated by our supporters. We were also able to supply an amazing microscope for their lab, which was donated by one of our sponsors. They could not believe it when they saw it and still say it's the best microscope in The Gambia!

We have delivered a quantity of donated chairs as well as lockable cupboards for patients, visitors and staff. We also paid for plumbing work to be carried out as there was no water in the labour ward, the maternity ward and laboratory.

Our next project there is to renovate the laboratory making it cleaner and more secure. I will work on the funding of this project when I return to Gambia

During this year the Outreach clinics have not been operating due the restrictions of the Pandemic. However prior to the Pandemic we had concerns that we did not have a clear understanding on how the project was being managed and were attempting to arrange a meeting to discuss the issues. In the mean time we have decided to channel all our efforts into supporting the Sanyang Clinic.

## **Beach Days :-**

Sadly, we have had no beach days since March 2020. We have missed them and so have the children and teachers. At one point gatherings on the beach were not allowed, however we also need funds to run these days and these usually came from visitors who sponsor the beach days whilst they are on holiday . I really hope to get funding for a few next year, they aren't just fun but an opportunity to educate the children on the delights of the beach, sea and give them a once in a life time experience.

## **Case Workers :-**

Janko, Fansu, Abubacarr and Yanks are all still working for the charity and continue to work to a high standard. Janko and Yanks have huge caseloads and I think at some point I will need to consider recruiting another case worker to support their work and hopefully take some of the case load off them.

Yanks, although having the biggest caseload, he is able to manage, as all his students are located in Somita, however for Janko, who also has the role as Team leader, he has far too many. I don't think this is the right time to recruit but will keep an eye on how the situation develops.

The staff have not received a pay increase for the past two years and I think this year we need to increase all of them slightly. I will have a meeting with the team on my return and get some feedback from them. They are all extremely loyal and will always prioritise any work I give them. I consider myself very lucky to have such a good team.

Sarjo continues to play a big role in supporting me and the work of the charity and of course he is not employed by us. He takes a lead role in sorting out donations shipped over to us. Once I've removed all the school, clinic, gifts and items meant for donation, Sarjo sorts the clothes, donations where needed, especially baby clothes. We have 3 people selling clothes for us. They receive a small percentage from the profit made on the sales and the balance then goes into our shipping fund. The support we receive from the clothes sales ensures that we can continue with the shipments and I am always very clear to donors that unless specifically intended for free distribution we do sell clothes at very low prices to locals. As mentioned previously we have several supporters who either pay for what they send or contribute.

Although Lamin Boy is not an employee of the charity, he has worked with us, as a taxi driver, since the charity was established. Because there have not been any tourists, life has not been easy for him over this past year. He has not been at all well and we were very worried about him earlier this year. Thankfully Fansu stepped in and got him to hospital when his condition deteriorated and paid for his initial treatment for severe hypertension. Fansu continues to keep an eye on him and we have helped pay for treatment and assured him we will continue to do so in the future. We have also tried to provide him with bags of rice, where possible, to help him and his family.

## **Shipping :-**

The charity has spent £11,490 on shipping items out to The Gambia during this year, this is an 81% increase on the previous year.

We have been extremely lucky to have a large number of sponsors who have made donations towards the costs of these shipments. When Gift Aid has been claimed on their donation, the total of their contribution is £7313. There has also been a further £2124 raised from the sale of Secondhand clothes, bring the total to £9211, which is 80% of the total spent.

This has meant that the significant increase in the amount of goods shipped out to The Gambia has been covered without taking money from the main charity account.

### **Rice Donations :-**

We had an amazing response to our Christmas and Ramadan appeals. 90 + bags of rice and 40 goody bags were distributed at Christmas and 65 bags of rice and 30 goody bags during Ramadan.

A lot of sponsors send money at different times throughout the year for us to buy rice and gifts as well as sending parcels, suitcases and boxes for us to deliver to the children. Sponsors pay for the shipping of these gifts, as we cannot afford to pay for everything shipped out.

We've also been given lots of toys, teddies, clothes etc to the children as requested by donors. We managed to make up gift bags for all of level four students at Bantangba nursery who have now left us to go to Primary school as a little compensation for missing out on a beach day.

### **UK Support :-**

We believe our open and inclusive policy for managing the charity has given us a very strong supporter network and this year our supporters have worked extremely hard to spread the word, leading to an increase in the number of people showing an interest in the charity.

We are also very lucky to have active supporters, who support every appeal we have made this year.

Special thanks go to Kate & John Holland who have worked tirelessly getting support for Sanyang Arabic School from their Rotary club in Whitchurch as well as publicising the work of the charity. Kate has also sourced nearly all the furniture that is now In Sanyang Arabic School, Sanyang clinic and other schools.

Adele Hurn has given her support in collecting and sending so many donations and securing a donation from Abertillery & Blaine Rotary club. There has also been a number of other Rotary clubs that have supported the charity.

Julian and Wendy Andrews have sent out over 200 cases full of essential donations ranging from school materials, clinic donations and beautiful blankets and hats for new born babies. They have fundraised and paid for all the shipping themselves.

Lisa Spendlove & Andy Trulock have also sent 2 big donations, which they have also funded themselves.

Special thanks must also go to Julie Russell, despite her illness and treatment, she has continued to support us by managing the transportation of the shipments. She has also secured generous donations of gloves from Wurth and actively manages our InKind account. Julie handles the Sponsorship programme within the UK, sending all the sponsor updates, sorting photos etc. Her support is invaluable, and I really could not do everything without her support.

We have also had two generous legacy donations, these have allowed us to move forward with two large projects at a faster pace.

We appreciate the enthusiasm that has been shown throughout the year, especially during these testing times.

## **Summary :-**

It's been another difficult year for the whole world and The Gambia is no exception. We have had no tourists since March 2020 to speak of and as a charity we have not had any visitors to our projects since March 2020. I don't expect to see many visitors this coming season either. Reporting of Covid is very hit and miss in The Gambia and it is difficult to know how badly the country has been affected. We have recently seen an upsurge in confirmed cases and deaths however many Gambians do not believe Covid exists or that it is a White man's problem. Vaccination uptake is low among local people with many believing the vaccine is a means to eliminate Africans!

For visitors or those leaving the country it is very stressful getting the PCR test, results and payment made in time. This will also have an impact on the number of tourists willing to come for a holiday and all the extra expense and worry. This has all impacted on the work we are doing and we have had to find different ways of raising awareness and funds.

## **FINANCIAL REVIEW**

It has been another difficult year financially for most charities throughout the world due to the Pandemic.

GOAL for The Gambia has bucked this trend by making a profit of £3,288. The income for this year was £78,785, the highest total since the charity was established, this is the first time we have made a profit in 5 years. This has been completely down to the significant amount of support from all our supporters. There has been a lot of hard work undertaken to continue to provide help to the people in The Gambia and continue to ensure that the different projects we have committed too are kept on track.

### **Breakdown of the Figures :-**

#### **Income**

As mentioned above there was a significant increase in the income the charity received, £78,785, compared to the £63805 in the previous year.

Fundraising and Donations were the main reasons for this increase. There was also the additional £2255 in Gift Aid that we could claim on these donations.

There has been a slight reduction in the donations collected from regular sponsorship compared with last year, however donations in The Gambia and Second Hand clothes sales in The Gambia were slightly higher.

#### **Expenditure**

Total Expenditure for this year was £75,497, compared with £66309 the previous year.

Most of the additional expenditure was for Shipping Costs (£5140) and School Projects (£4676). All the other areas showed a slight increase except for Staff Remunerations (Decrease of £2,379), this was due to a reduction in the number of caseworkers and Outreach Clinic (Decrease of £1205), and this was due to the clinic not operating this year.

## **Virgin Moneygiving**

Over the years Virgin Moneygiving has been a very good fundraising platform at a very reasonable cost to the charity. Unfortunately they will cease to operate at the end of November 2021. We are currently searching for an alternative platform and are expecting to have the new fundraising platform in position before Virgin withdraw their services.

## **Trustees :-**

The Trustees have all agreed to stand for a further year and they will continue to liaise via email or telephone on all relevant issues, and all actions will be agreed before actioning.

## **Declaration :-**

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

Signed on behalf of the charity's trustees

Signature :- ***P.A. Reynolds***

Full Name :- Paul Albert Reynolds

Position :- Treasurer

Date : 15/02/22





Charity Name GOAL for The Gambia	No (if any)
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## Receipts and payments accounts

**CC16a**

<b>For the period from</b>	Period start date 01/08/2020	<b>To</b>	Period end date 31/07/2021
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Regular Donations	36,929		-		37,619
Fundraising/Donations	29,147		-		16,041
Gift Aid	10,231		-		7,976
Donations in Gambia	354		-		214
Secondhand Clothes Sales in Gambia	2,124		-		1,955
			-		-
			-		-
<b>Sub total (Gross income for AR)</b>	<b>78,785</b>		<b>-</b>		<b>63,805</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>78,785</b>		<b>-</b>	<b>-</b>	<b>63,805</b>
<b>A3 Payments</b>					
School Fees	25,436		-		23,813
Staff Remunerations	12,641		-		15,020
Charity Expenses	4,767		-		4,325
School Projects	7,986		-		3,310
Shipment Costs	11,490		-		6,350
Outreach clinic/ Medical expenses	104		-		1,309
Beach Days	-		-		583
Donations from Sponsors	13,073		-		11,599
			-		-
<b>Sub total</b>	<b>75,497</b>		<b>-</b>		<b>66,309</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>75,497</b>		<b>-</b>	<b>-</b>	<b>66,309</b>
<b>Net of receipts/(payments)</b>	<b>3,288</b>		<b>-</b>		<b>- 2,504</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>3,288</b>		<b>-</b>		<b>- 2,504</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cheque Account	308	-	
	Savings Account	10,725	-	
	Money in Gambia	5,447		
	<b>Total cash funds</b>	<b>16,480</b>		
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>P.A Reynolds</i>	Paul Albert Reynolds	17/02/2022	



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
G.O.A.L. for The Gambia

**On accounts for the year  
ended**

31/07/21

**Charity no  
(if any)**

1125489

**Set out on pages**

(remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]]. *Delete [ ] if not applicable.*

It is my responsibility to:

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

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent  
examiner's statement**

In connection with my examination, no material matters have come to my attention (other than that disclosed below \*) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

25/4/2022

**Name:** Jolyon Christopher Head

**Relevant professional qualification(s) or body (if any):** Chartered Accountant  
Institute of Chartered Accountants of Scotland

**Address:** 1 Argyle Road  
Tunbridge Wells  
TN4 0SU

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here details of any items that the examiner wishes to disclose.**

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide details of any items that the examiner wishes to disclose.