

## **Trustees' Annual Report**

**For the period :-**

**From 01/08/2021 to 31/07/22**

**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 447 children being sponsored, with 236 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 School :-**

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 :**

We were able to organise 3 Beach Days this year, and look forward to increasing the number of days when more people visit Gambia.

## **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 447 children being sponsored, with 236 regular sponsors. There were 5 new sponsors during the year and 12 donors stopped their sponsorship. This gave an overall decrease of 7 sponsors. The decline is mainly due to the current financial concerns associated with the increase in energy price and the rate of inflation in the UK.

### **Bantangba Nursery School :-**

We have had a good year with projects, we've continued to run our own Bantangba Nursery School and the children are doing well. As many of you will have heard we lost one of our newly qualified teachers who passed away very suddenly earlier this summer. Musa will be extremely missed by all of us, especially his colleagues and all the children. We are looking for another teacher to replace him so we can enrol new students. In the meantime, Balla, the headteacher, has offered to take on of the classes. We have started the enrolment process again, however we will have more students wanting to enrol than we have spaces for! We remain committed to keeping the class numbers down to a maximum of 30 students so they all get the best possible education

### **Kitty School :-**

We still support Kitty school, they are a pleasure to work with, however due to the reduced number of visitors to Gambia this year, we have not really visited them much in this period. Unfortunately the newly built toilet block at the nursery collapsed during the heavy rains this summer. This was due to poor construction. This has now been repaired. I didn't appeal for help as it's a little embarrassing that this happened so soon after they were built.

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

We have achieved a lot at Sanyang Arabic School over the past 12 months. This has been largely due to a very generous donation from a supporter and their family. They lost a family member and they were asked to find a worthy charity to make a donation. We were very honoured to be chosen.

The school now has a brand new classroom block in addition to the refurbished classroom block we renovated last year. This has enabled them to have a more conducive environment for the students. We have also introduced a grade 9 class for the first time. Grade 9 is equivalent to GCSE year. The students sat their exams, and three of the students came in the top ten for the whole of the country. Over 2500 students sat this exam countrywide so this was an amazing achievement. I'm very proud of them!

#### **Sanyang Scouts :-**

We continue to support Sanyang Scouts and they are still just brilliant. So many of them from the band get head hunted by the Police and Army bands, which is a testament to their high standard and talent.

Sadly, the crochet lessons have not continued after the passing of Glenys. Maggie and I are not able to teach, however we did supply them with wool and hooks from Glenys, so those who have become proficient can continue and hopefully they will be able to teach other scouts.

#### **Sanyang Clinic :-**

We have continued to support Sanyang clinic and have been lucky to have medication, pain killers, bandages and other medical items sent from the UK. We have lots of lovely people making blankets, hats etc for the new born babies, and providing the new mums with soap, flannels, sanitary towels and nappies and clothes for their babies. They are very grateful, and we are told that this encourages the mothers to come to the clinic to deliver their babies rather than having them delivered at home, where it's difficult to get help or transport to the clinic if there are complications.

#### **Beach Days :-**

The Beach Days are financially supported by donations and the money is usually donated when visitors come to the Gambia and attend the Beach Days. However we were still able to organise 3 days this year for Bantangba Nursery, Kitty School and Sanyang Scout. Everybody who attended enjoyed the days and it was very pleasing to see the Beach day are once again taking place.

#### **Case Workers :-**

Unfortunately I had to let Abubacarr go. There was a lot of complaints and accusations from the community in Kitty and he was becoming unreliable and very difficult to manage. Opa Saidy took his place and that seems to be working very well.

We have employed Bakary Bojang to replace Yaya. Janko and Yanks caseloads are now so high, and we are getting a little busier, I felt it was the right time to employ Bakary. He is

doing really well, very efficient, asks questions, writes things down (miracle here!) and he will be my sidekick when I eventually get tourists visiting projects again.

## **Shipments**

The charity has spent £10,593 on shipping items out to The Gambia during this year, this is a slight decrease of 8% on the previous year.

Once again, we have been extremely lucky to have a large number of sponsors who have donated towards the costs of these shipments. When Gift Aid has been claimed on their donation, the total of their contribution is £7660. There has also been a further £2588 raised from the sale of Secondhand clothes. This brings the total to £10248.

This has meant that the continued increase in the amount of goods shipped out to The Gambia has nearly been covered by the donations made by sponsors and sale of secondhand clothes. We have only had to take £345 from the main charity account.

## **Rice Donations :-**

Once again we arranged for sponsors to donate money to provide rice to their sponsored families at the Christmas and Ramadan celebrations. There was a large uptake for both appeals amounting to £2531 at Christmas and £2726 at Ramadan.

## **UK Support :-**

Kate Holland is still a very valuable supporter, she has raised a lot of money for us and she has linked us to Rotary clubs in her area. We have received financial support towards the projects that we have undertaken during the year.

Adele Hurn continues to work with Abertillery Rotary collecting items to ship out to The Gambia and I now have a good relationship with Richard Bevan of that club and they regularly support our various appeals .

Wendy Andrews is another big supporter. She literally sends hundreds of boxes and cases full of various donations and she pays for all the shipping costs.

I have been introduced to the Muslim community in Blackburn by Sheikh at Moneypipe (the agent we use for shipping goods to Gambia) . Unfortunately when they have sent donations out to Gambia in the past, they had been let down by many of the local people. However they are really happy with how I operate and they are sending me their donations, they are also paying all the shipping costs. During Ramadan, one of them raised a huge amount of money and this was used to provide donations for rice, Qurans,, prayer mats, prayer caps and beads. They are now collecting paracetamol to donate to the clinic.

Special thanks must also go to Julie Russell. She has continued to handles the Sponsorship programme within the UK, sending all the sponsor updates, sorting photos etc. Keeping the

sponsors updated with their sponsored child's progress is key to the success of our charity, and I could not do everything in this area without her support. She has also actively managed our InKind account

### **Summary :-**

Although we have still been affected by the fallout from the Coronavirus pandemic, and the reduced number of visitors to The Gambia, we have still continued to support 447 children through the different stages of education

The financial crisis in the UK has had a significant impact on people within the country. We have seen only a small fall in the number of sponsors, who have had to withdraw their sponsorship, however we have seen some new sponsors.

We have continued to get significant support for our fundraising projects. This has ensured that the charity has continued with all the current projects that have been planned and still keep the charity in sound financial position to cope with any unforeseen situation.

Onwards and upwards! Next summer 2023 will see us celebrate our 15<sup>th</sup> anniversary as a registered charity. We need to all put our thinking caps on and think of a way to celebrate this and raise some money for future projects or existing ones we haven't completed. Who would have thought all those years ago we would still be going strong!

### **FINANCIAL REVIEW**

It has been another difficult year financially for most charities. The continued impact of the Covid Pandemic and the war between Russia and Ukraine has led to considerable uncertainty within the financial markets.

Once again GOAL for The Gambia has bucked this trend by making a profit of £6,777. The income for this year was £85,882. 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 to are kept on track.

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

#### **Income**

As mentioned above there was a significant increase in the income the charity received, £85,882, compared to the £78,785 in the previous year.

There was an increase in all areas of income –

Regular Donations – £1,502 increase

Fundraising and Donations - £2,037 increase

Gift Aid - £2,660 increase  
Donations in Gambia - £434 increase  
Secondhand clothes in Gambia - £464 increase

### **Expenditure**

Total Expenditure for this year was £79,105 compared with £75,497 the previous year. Most of the increased expenditure was on School Projects (£6004). The other areas that showed a slight increase were Charity Expenses (£114), Beach Days (£587) and Donations from Sponsors (£104).

Regular Donations, Fundraising & Donations, Shipping and Medical Expenses showed a slight reduction in expenditure.

### **Virgin Moneygiving**

Virgin Moneygiving ceased operating at the end of November and we had to find a replacement fundraising platform. When researching a replacement we found that most of the alternative platforms did not give us the type of service we received from Virgin and most of them charged high administration cost. We finally settled with Paypal and we have enrolled into their Paypal Giving Fund, this is a charity fundraising platform which doesn't charge any administration fees.

During this period of change we have not had any major fundraising activities, this has allowed us valuable time to adapt to the new processes used by Paypal.

### **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 : 25/01/23





Charity Name GOAL for The Gambia No (if any)

## Receipts and payments accounts

CC16a

For the period from 01/08/2021 To 31/07/2022

### 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	38,431		-		36,929
Fundraising/Donations	31,184		-		29,147
Gift Aid	12,891		-		10,231
Donations in Gambia	788		-		354
Secondhand Clothes Sales in Gambia	2,588		-		2,124
			-		
			-		
			-		
<b>Sub total (Gross income for AR)</b>	<b>85,882</b>		<b>-</b>		<b>78,785</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>85,882</b>		<b>-</b>	<b>-</b>	<b>78,785</b>
<b>A3 Payments</b>					
School Fees	24118		-		25,436
Staff Remunerations	11657		-		12,641
Charity Expenses	4881		-		4,767
School Projects	13990		-		7,986
Shipment Costs	10593		-		11,490
Outreach clinic/ Medical expenses	102		-		104
Beech Days	587		-		-
Donations from Sponsors	13177		-		13,073
			-		
<b>Sub total</b>	<b>79,105</b>		<b>-</b>		<b>75,497</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>79,105</b>		<b>-</b>	<b>-</b>	<b>75,497</b>
<b>Net of receipts/(payments)</b>	<b>6,777</b>		<b>-</b>		<b>3,288</b>
A5 Transfers between funds	-		-		-
A6 Cash funds last year end	-		-		-
<b>Cash funds this year end</b>	<b>6,777</b>				<b>3,288</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	1,656		308
	Savings Account	13,729		10,725
	Money in Gambia	7,872		5,447
	<b>Total cash funds</b>	<b>23,257</b>		<b>16,480</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	Agreement Error
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	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	18/04/2023	



**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**

31/07/22

**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.

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:**

17 April 2023

**Name:**

Jolyon Head

<b>Relevant professional qualification(s) or body (if any):</b>	Institute of Chartered Accountants of Scotland (ICAS).
	Membership number: M21986
<b>Address:</b>	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.**

None