

Trustees' Annual Report

For the period :-

From 01/08/2024 to 31/07/25

Giving Opportunities to Achieve and Learn for The Gambia

GOAL for The Gambia (Charity No. 1125489)

29 Upton Scudamore

Warminster

Wiltshire

BA12 0AG

Trustee - Sandy Sanyang Chair

Paul Reynolds Treasurer

Daniel Harston Secretary

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

Structure, Governance and Management:-

Type of governing document:- Constitution adopted on 13th 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 470 children being sponsored, with 229 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 continue to work with the school, providing school materials, toys, donations and supplementing staff incomes.

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 had 5 beach days for the children from Bantangba, Kitty, Sanyang schools, Tanji and the Scouts.

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 470 children being sponsored, with 229 regular sponsors.

There were 7 new sponsors during the year and 7 donors stopped their sponsorship. The current financial environment has had a negative impact in support within many charities, however we have been able to keep a constant number of sponsors throughout the year.

Bantangba Nursery

This school continues to attract a lot of students. Although we had very few visitors during the year, we are still managing to run the school, providing all the learning materials and paying the staff. We had a big problem recruiting staff in this period but hopefully that is all behind us now and the staff we do have will stay. We still have a student teacher but he will complete his course in 2026. We have very few sponsored children at the school now, without visitors it's proven difficult to get new sponsors. We rely on sponsorship to run the school and that has been difficult. Although we have well over 150 students sponsored in Somita when they leave the nursery school their sponsorship goes with them.

Kitty Arabic School and Nursery

We have supported this school for around 15 years now and although we haven't done any major projects there this year we continue to provide them with learning materials, first aid items and support the teachers' salaries. We did build a new wall around the nursery block. The original wire fencing deteriorated over the years and where it was broken and hanging down it became dangerous. The animals were also getting in and eating everything in the nursery gardens. We had some nursery chairs donated, they were shipped to us, and we gave them to the nursery.

Sanyang Arabic School

We have worked there for 5 years now and it's an absolute pleasure working with the school. They always keen to do work for themselves, painting, making blocks, digging foundations etc

All classrooms have now been tiled this year, thanks to the generosity of individual sponsors and Rotary Clubs. Sutton United Reform church also supported us with this project. We were one of their chosen charities for the year and their donations exceeded our expectations

The students who took their grade 9 exams and progressed on to higher education were remarkable. 3 students from our school who had gone onto senior schools, and graduated, returned to our school after their graduation ceremonies in their gowns and caps to share their success with the school.

Sanyang Scouts

This group of young people go from strength to strength. The Scout Band are booked for many occasions by different organisations and the Government. The Armed Forces still recruit from the group and we support those selected in their training period when possible. They have 2 training camps every year and supporters regularly donated money towards their feeding. The Scouts also raise additional money for themselves.

They were donated 5 brand new instruments by a couple of volunteers, who have regularly supported the scouts over many years, and they were thrilled to receive these donations. They also received their annual gifts from Hope Christian Fellowship Youth Club consisting of toiletries and stationery packs.

Sanyang Clinic

We continue to support the Clinic and we have a very good working relationship with Omar, the officer in Charge there. We provide them with donated prescription medicines, paracetamol and Ibuprofen as well as medical equipment, baby blankets, hats for new born, sanitary towels for Mums after they have delivered and , when possible, we give out soap etc. We have many supporters who support the clinic and there is a small number of supporters who have created teams of people making all the blankets and hats in the U.K. Last year there were 983 babies delivered. 10 were still born, and sad as that is, I think that's pretty good statistics, considering the facilities available and the environment the staff work in.

Wheelchairs, walking sticks and aids were sent and some of our supporters even cover the cost of shipping these items, which we are very grateful for.

We also provided cleaning materials, mops, brooms, buckets, bleach etc and also surgical gloves and face masks for the staff. Sadly, the government rarely provides these basic items as well as very few drugs. Everything we give out is provided free of charge to patients

Beach Days

We managed 5 beach days during the season. All sponsored by various people and very much enjoyed by students, teachers, Scouts and the GFTG staff. All 3 schools had 30 students attend their days, the Scouts one was attended by many scouts as well as those who have moved on to the Armed Forces and other areas. They always bring along their instruments and play on the beach. Such a treat for any of us lucky to be there. Finally, we had funding for one more beach day and we invited the children who have formed a football team under Sarjo's guidance. Some of their siblings also attended. Another day very much enjoyed.

Case Workers

The Case Worker have continued to monitor their allocated students throughout the year and liaised between the parents, schools and the charity.

The busiest times of the year are when they collect the school reports and take photographs of the sponsored children . The Case worker gives an overview of the child's progress and this is

then sent to the Sponsor via the volunteer in England, who co-ordinates the process. This can be a challenging task,

The Case Workers are also responsible for the timely payment of school fees. Children can be refused entry to the school if the fees are not paid on time.

This has been a good year, challenging at times, however the Case Worker have effectively managed these tasks.

Shipments

The charity has spent £6421 on shipping items out to The Gambia during this year, this is a decrease of 30% 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 was £5203. There has also been a further £750 raised from the sale of Secondhand clothes. This brings the total to £5953 Leaving only £469 to be taken from the main charity account

UK Support

Baby milk projects

This year we have successfully raised enough money to provide baby milk, medical support and sponsorship for 2 babies. One of them, Modou Lamin, his mother passed away delivering him after complications. Sadly she was a midwife at Sanyang Clinic so her loss was even more profound. We raised enough money for the milk etc plus the promise of ongoing sponsorship for him as he gets older. The siblings of the baby were also given sponsorship after an appeal. The second baby is Musa. After delivering him the mother was eventually diagnosed with breast cancer. We supported her medical fees as her breast had to be removed and after that she went to Senegal for tests to see if the cancer had spread. She was recommended Chemotherapy and we are continuing with our support. The family are taking care of the baby and as she could not breast feed we are providing milk for at least 18 months with donations from our supporters.

Rice appeals

As we do every year, we had Rice appeals for Christmas and Ramadan and 84 bags were donated at Christmas with a further 54 donated during Ramadan

Charity vehicle

Due to the continuing problems of maintaining the charity vehicle it was decided that we would fundraise to replace the vehicle.

There were a number of fundraising events to raise money and with some donations we were able to raise £5338 to purchase a replacement vehicle. We were able to sell the old vehicle for £588, and this giving a final total of £4750 for the new vehicle.

Fundraising

We are very fortunate to have a number of very active, and loyal, supporters who have connected us with Rotary clubs, and other organisations, With their financial support we have been able to fund the projects we have undertaken this year.

We are very grateful to all the above, as well as countless other supporters who support us. We couldn't do it without them!

FINANCIAL REVIEW

The charity bank accounts had a balance of £12,096 at the end of the 24/25 financial year. The total income for the year was £74,634 and total expenditure for the year was £75,320, giving a deficit of £686 this year.

Both the Income and Expenditure for 24/25 were lower than the previous year. There were no major projects undertaken during this year and therefore the reduction in Income donations and Project expenditure reflects this reduction.

The exchange rate for the Dalais against the Pound rose steadily throughout the year, however this positive increase was counteracted by an increase in the cost of living in The Gambia. The rise in the cost of living has had an impact on School Fees and this is highlighted in the increase of £2826 for the year. Expenditure in most of the other areas have been reduced.

Summary :- The charity has continued to provide support to all our sponsored children throughout the year and the schools, clinic and scout troop that we support.

We have been fortunate to have a number of children that have continued through the education system and are now looking to go onto university. These are children we accepted on the sponsor programme when the charity was initially established.

This is a great achievement for both the individual and the charity, and the students who have successfully completed their university education in the past have been offered high level employment opportunities.

University fees are significantly higher than government schools, and projecting forward, there may be a large number wanting to go to university. At the moment we have student going through university and we have been able to find funding for them, however like many charities, we have been impacted by the reduction in financial support from the public, this may require us to make difficult decisions when it comes to supporting all the young people through university.

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/Trustee

Date : 28/1/26



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

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For the period from	Period start date 01/08/2024	To	Period end date 31/07/2025
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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 £
A1 Receipts					
Regular Donations	33,545		-		40,026
Fundraising/Donations	26,436		-		28,114
Gift Aid	12,636		-		11,817
Donations in Gambia	1,267		-		1,865
Secondhand Clothes Sales in Gambia	750		-		1,524
			-		
			-		
Sub total (Gross income for AR)	74,634		-		83,346
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	74,634	-	-	-	83,346
A3 Payments					
School Fees	33,627		-		30802
Staff Remunerations	9568		-		10567
Charity Expenses	9941		-		6538
School Projects	7836		-		17181
Shipment Costs	6421		-		8178
Medical expenses	710		-		0
Beech Days	1103		-		830
Donations from Sponsors	6114		-		9074
			-		
Sub total	75,320		-		83,170
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	75,320		-	-	83,170
Net of receipts/(payments)	- 686		-		176
A5 Transfers between funds	-		-	-	-
A6 Cash funds last year end	-		-	-	-
Cash funds this year end	- 686		-		176

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 £
B1 Cash funds	Cheque Account	452		
	Savings Account	10,029		
	Money in Gambia	1,615		
	Total cash funds	12,096		
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	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	06/02/2026	



Section A Independent Examiner's Report

Report to the trustees/ members of

G.O.A.L. for The Gambia

On accounts for the year ended

31/07/25

Charity no (if any)

1125489

Set out on pages

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: [Signature]

Date: 14th March 2026

Name: Jolyon Head

Relevant professional qualification(s) or body (if any):

Member of the Institute of Chartered Accountants of Scotland (ICAS)

Address:

1 Argyle Road, Tunbridge Wells, Kent, TN4 0SU