NOTICE OF THE 9TH ANNUAL GENERAL MEETING OF FRIENDS OF THE GAMBIA ASSOCIATION CIO
Charity Registration: 1171620

SATURDAY 26th SEPTEMBER 2026
11AM START

Dear member

You are invited to attend the above meeting to be held on Zoom, details below.

Topic: FoTGA CIO AGM 2026
Time: Sept 26, 2026 11:00 London
To join the Zoom Meeting, the link is:
https://us02web.zoom.us/j/9478130025?omn=82558463919
Meeting ID: 947 813 0025

We are looking for new trustees and volunteers, particularly help with branding, social media and managing projects. Please do let us know if you would like to volunteer for a role on the committee, or contact us for a no-strings discussion what you could offer to support FOTGA. Contact us: info@fotga.org.uk

Attached to this calling notice are:

- A copy of the minutes of the 2025 AGM
- The 2025 Annual Report which will be reviewed at the meeting
- Reports from the Chair, Secretary, Sponsorship Secretary and Projects Manager

The agenda is overleaf. Motions can be put forward for discussion at the AGM – please submit by 19th September 2026.

We look forward to seeing as many members as possible online. Please let us know if you are able to attend, or send apologies: info@fotga.org.uk

Sandra Hill-Smith

Secretary

AGENDA

1. Welcome by the Chair
2. Apologies for absence
3. Minutes of the 8th Annual General Meeting of the CIO 1171620
4. Matters arising
5. Presentation of the CIO 1171620 Annual Report for 2025
6. Officers' reports
7. Future of FoTGA
8. Confirmation of the current CIO trustees and election of additional trustees:
    - Chair
    - Secretary
    - Sponsorship Secretary
    - Projects Manager
    - Trustees
9. Nomination and election of new Treasurer
10. Confirmation of volunteers
11. Consideration of any motions received
12. Correspondence
13. Any other business
14. Date of next AGM and close

Draft Minutes of the 8th

ANNUAL GENERAL MEETING OF FRIENDS OF THE GAMBIA ASSOCIATION CIO

Charity Registration: 1171620

Held online by means of a 'Zoom' meeting, Saturday 11th October 2025

Present

Donna Makins	Sandra Hill-Smith	Jeff Phillips
Gillian Hill	Lynda Redfern	Margaret Cluroe
Anya & Jason Ennis	Gerry Gurney	Rob & Margaret Isdale
Barrie Dimond	Mike Chad	Linda & Rodney Luff
Dave Smith		

Apologies

Mike & Mavis Turpin	Sarah Bemelmans	Richard Hughes
Jace Ennis		

1. **Welcome by the Chair**

Donna welcomed everyone to the meeting and thanked them for attending.

This meeting meets the required quorum of 10 members.

2. **Apologies for absence**

Listed above.

3. **Minutes of the 7th Annual General Meeting of the CIO 1171620**

Minutes were unanimously accepted as a true record.

4. **Matters arising**

There were no matters arising from last year's meeting.

5. **Presentation of the CIO 1171620 Annual Report for 2024**

The Annual Report of the CIO for 2024 was agreed unanimously.

The accounts were proposed by Donna Makins, seconded by Barrie Dimond and accepted as a true record.

6. **Officers' reports**

The trustees presented a summary of their reports.

In particular Donna noted the improved system we have put in place to get a full picture of the work done by our office staff and updated descriptions since Modou the office manager moved to part time. We are also about to roll out email addresses for each staff role which will stay with FoTGA if staff leave and provide more reliable access and backup options – particular thanks to Barrie who has been working on this.

She also highlighted a large shipment of goods which is going out shortly. Particular thanks go to Weydon School who were changing their uniform and have donated all the old style clothing to us along with a large amount of sports kit, and to Tancia Group for their sizable donation of stationery, water bottles and other items. These will all be much appreciated.

The office was subject to a burglary in 2024 and we lost laptops and petty cash, however this has been dealt with. It appears the risk of a repeat is low – it occurred when the usual residents were away due to building works but they are now back on site.

Gill noted that we have gained some new sponsors but lost more than we gained and have over 60 students on the waiting list. In response to a question she noted that 4 of our newest sponsored students have been waiting since 2021. Ideas for gaining more sponsors would be very welcome.

7. Future of FoTGA

Financially we are breaking even, partly due to Gill's efforts in steering new sponsors towards students who were without sponsors and we were supporting with no related income. We are still without a treasurer but Lynda's sterling work as bookkeeper has meant we were able to pay an accountancy firm to prepare year end accounts.

It remains challenging to find new sponsors, and to help with this in 2025 we have spoken to a freelance PR consultant (Jen Kidd) who specialises in charities. Her initial feedback was very constructive and relevant and we have commissioned Jen for a fixed amount of time to move things forward. We will report on her work as it progresses.

We are also hoping to build the emerging relationship with Weydon school, and link with other charities in the Gambia to share knowledge.

We would welcome volunteers, either as Trustees or for particular activities without necessarily the full commitment of being a Trustee.

8. Confirmation of the current CIO trustees and election of additional trustees:

Donna (chair), Sandra (secretary), Gill (sponsorship), Richard (projects) and Jeff Phillips (trustee without portfolio) have agreed to continue in their current posts and were re-elected en bloc.

Anya isn't able to confirm but may be able to contribute.

9. Nomination and election of new Treasurer

Nominations were invited for the role of treasurer but none were received.

If any members know someone from an accounting background who might be able to attend occasional meetings and make suggestions how we could improve, please encourage them to get in touch.

In the absence of volunteers the Trustees will continue to use a paid service to cover the role.

10. Confirmation of volunteers

Lynda Redfern is in the process of handing over bookkeeping to Sarah Bemelmans and a vote of thanks is offered to Lynda for her work.

Mike Chad, Paul Hughes and Barrie Dimond have also agreed to continue with their current support.

11. Consideration of any motions received

None received.

12. Correspondence

None received.

13. Any other business

- We are in the process of updating our policies, particularly those required by the Charity commission. The new child safety policy will be circulated to all members shortly. We are also looking at social media and the committee is aiming to review one policy each month on a rolling basis.
- Linda Luff tabled thanks to Gillian for keeping sponsors informed and addressing any issues.
- Lynda Redfern said thanks to all the Trustees for their work.
- Lynda requested that Brikama school be considered to receive some of the stationery donation and Donna agreed to investigate this.

14. Date of next AGM and close

Date will be confirmed in due course - we are aiming for an earlier date, likely June or July.

The meeting closed at 4.35pm.

Chair's report for 2025

It has been another busy and productive year for the trustees, volunteers and staff of FoTGA, and we remain extremely grateful for the continued commitment and support shown across the organisation. As always, we encourage members to engage with our monthly meetings or consider volunteering a few hours each month to support the work of the charity.

During 2025, we said goodbye to Lynda Redfern in her role as volunteer bookkeeper. On behalf of the trustees, volunteers, staff and members, I would like to express our sincere thanks to Lynda for her tireless dedication and valued contribution to the charity over many years. We are pleased that she continues to support FoTGA in other ways.
We are also delighted to welcome Sarah Bemelmans as our new volunteer bookkeeper. Sarah brings considerable experience in charity bookkeeping and worked closely with Lynda to ensure a smooth handover. We are very grateful for the professionalism, diligence and time she has already contributed to the organisation.

Alongside the charity's ongoing operational and administrative responsibilities, the trustees have undertaken substantial work reviewing and updating a number of organisational policies during the year, including our safeguarding policy, which was circulated to all members. Maintaining robust, up-to-date and relevant policies remains an important part of ensuring effective governance and supporting the charity's work both in the UK and The Gambia.
A significant administrative development during 2025 was the introduction of FoTGA generic email addresses for our staff in The Gambia, together with the establishment of a shared digital document system. Over time, we expect this to improve efficiency, reduce printing and administrative costs, and strengthen communication and record management across the organisation. Particular thanks go to Barrie Dimond, who has led this important project from design through to implementation.

We have continued our support of Govi School through the provision of rice, fish and travel assistance, while also extending support to a number of other schools and community groups through the distribution of items from our latest shipment to The Gambia. This shipment, consisting of 39 boxes totalling 5m^3, arrived towards the end of 2025. Recipients included New Life School, St Therese's School, Brikama Nursery School, Gambia College and Mamuda Community Football Team, all of whom received supplies including uniforms, sports equipment and stationery. In addition, all sponsored children received a refillable water bottle. We are grateful to our office staff for coordinating the distribution of these items and ensuring they were delivered directly to the recipient organisations.

Our office staff continue to provide weekly reports covering attendance, grants awarded, meetings attended, and any building or equipment issues requiring attention. In addition, regular lunchtime Zoom meetings between trustees and staff help maintain strong communication and provide opportunities to discuss operational matters, concerns and future developments.

Throughout the year, we have also supported a number of UK-based individuals and groups who have undertaken fundraising activities, distributed equipment, or visited their sponsored children in The Gambia. Our staff on the ground continue to play a vital role in supporting these visits and assisting with the local coordination of activities and purchases.

As we move into the coming year, the trustees remain committed to strengthening the work of the charity, supporting our staff and volunteers, and continuing to improve the systems and

processes that underpin our activities. We also remain focused on raising the profile of FoTGA and encouraging more people to sponsor, donate or volunteer their time in support of our work. On behalf of the trustees, I would like to thank all members, volunteers, staff and supporters for their continued commitment to FoTGA and the communities we serve.

SECRETARY'S REPORT
YEAR ENDED 31 DECEMBER 2025

FOTGA currently has five Trustees, plus volunteers contributing anything from a few hours per year to a significant amount of time every week. Many hands make light work – please get in touch if you could help, even in a small way.

We aim to hold a committee meeting for Trustees during most months, and in 2025 we held 10 meetings. We generally invite volunteers to attend as well.

We are currently without a Treasurer, despite calling for volunteers at previous AGMs, and advertising via a variety of routes. Our bookkeeper Sarah Bemelmans has worked with Bowdon Accounting Services to prepare our year-end accounts and undertake the review.

The office staff continue to support our work in the Gambia. They provide a report each week to inform the Trustees of the activities of the week, to give us a full picture of their work.

We are endeavouring to raise our profile in the UK and the Gambia with the aim of gaining more sponsors. Our best results are generally when existing supporters spread the word, particularly when they are 'in country'. If you are visiting the Gambia please consider taking some of our postcards (which we will post to you free of charge) and using them to publicise our work for instance via the tour reps in your hotel.

Sandra Hill-Smith, Secretary

Sponsorship Report 2025

FoTGA operates a Sponsorship Scheme primarily providing grants to children and schools. On joining the scheme, the sponsor becomes a member of FoTGA, agrees to pay a monthly subscription and in return will receive updates of their sponsored child's progress. Once a child has been sponsored through FoTGA, providing they continue to meet certain conditions, they will receive a grant each school term, throughout their education. The grant enables the students to go to school and covers the cost of uniforms, stationery, a satchel, school fees and lunches. Some also receive a travel allowance.

In 2025 we forwarded 197 letters and school reports to sponsors.

FoTGA maintains a small office in The Gambia which manages the distribution of grants to the students and forwards reports & letters back to the UK for onward distribution to sponsors - a very important link. The office also arranges for the distribution of gifts from sponsors such as rice, oil, money, bicycles, laptops etc. to be delivered to the students and their families.

The Sponsorship Scheme is intended to support students up to Grade 12, the equivalent of UK's 'A' levels. However, some sponsors continue to support their students if they go on to further education. By the end of 2025 we had a total of 81 students, following several school leavers having completed Grade 12 and a couple having moved away:

- 2 in Nursery

  29 in Lower Basic (Primary) School
- 14 in Upper Basic (Middle) School
- 22 in Senior (Secondary) School
- 8 in Higher Education
- 6 with other support

We were also able to make a few one-off grants to help students complete their education, as well as supporting Brikhama teachers and giving monthly fish and rice donations to GOVI school for the blind.

Sadly, as always, we receive many requests for sponsorship, but few offers of new sponsors. Our Waiting List of students is over 50. So please keep asking friends and family and colleagues to help.

The Committee would be glad to receive offers of help in finding new sponsors, publicity and fund-raising, or of any other help you are able to offer. Email info@fotga.org.uk

Much information can be seen on our website https://www.fotga.org.uk/index.html

We are happy to accept one-off or regular donations of any amount which we can use to maintain help for students who have lost their sponsor, and to help cover the costs of our Gambian office.

One-off payments can be made direct to our UK bank account or at https://www.peoplesfundraising.com/donation/page/create_input?campaignUid=d692c4ed-13c3-4ffc-a7eb-e8798a33385f



We are also seeking funds to refurbish the playground at GOVI school for the blind, donations can be made via https://www.peoplesfundraising.com/donation/page/create_input?campaignUid=df971def-7013-4c6c-98ee-e09c7e27a997



Projects Report 2025

I visited The Gambia in March this year (2025)!

The visit to the country was essentially a ‘holiday’ but I did visit the office and continue to consider future projects.

As I highlighted last year, personally and why I am still able, I am embarking on a series of world wide travels. This will mean I will not be able to give the charity my full attention for at least the forthcoming year or two!

I would appreciate anyone who is able to support on projects in the meantime.

Richard Hughes,

Projects Manager

CHARITY COMMISSION FOR ENGLAND AND WALES

FRIENDS OF THE GAMBIA ASSOCIATION CIO	1171620

Receipts and payments accounts

CC16a

For the period from	Period start date: 01 January 2025	To	Period end date: 31 December 2025

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					
Gift aid	-	2,635	-	2,635	5,310
Gifts and donations	525	-	2,835	3,360	1,103
Legacies and memorial donations	5,000	-	-	5,000	2,713
Membership subscriptions	598	-	-	598	698
Sponsorship income	3,092	16,041	-	19,133	8,924
Interest received	738	-	-	738	711
Fundraising	6	-	-	6	-
Debtors collected in current year	14,119	-	-	14,119	16,526
Sub total *(Gross income for AR)*	24,078	18,676	2,835	45,589	35,985
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	24,078	18,676	2,835	45,589	35,985
A3 Payments					
Activities & projects	-	779	-	779	4,930
Bank charges and exchange difference	5,235	-	-	5,235	246
Charitable grants	-	6,173	-	6,173	11,591
Equipment costs	822	-	-	822	541
Gifts & donations	-	-	-	-	99
Office costs	1,524	-	-	1,524	1,709
Printing, postage & stationery	713	-	-	713	1,010
Rent & rates	359	-	-	359	791
Repairs & maintenance	79	-	-	79	76
Sponsorship of schools	-	-	1,835	1,835	1,819
Sponsorship of teachers	-	-	1,639	1,639	1,478
Staff costs	2,481	-	-	2,481	2,284
Sundry expenses	1,647	-	-	1,647	1,366
Telephone costs	191	-	-	191	366
Travel & subsistence	513	-	-	513	405
Utility costs	157	-	-	157	242
Website costs	5	-	-	5	144
Independent examiner's fee	960	-	-	960	960
Creditors paid in current year	156	-	-	156	-
Sub total	14,842	6,952	3,474	25,268	30,057
A4 Asset and investment purchases. (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	14,842	6,952	3,474	25,268	30,057
Net of receipts/(payments)	9,236	11,724	- 639	20,321	5,928
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,144	943	6,544	57,631	51,703
Cash funds this year end	59,380	12,667	5,905	77,952	57,631

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	Cash at bank and in hand	59,380	12,667	5,905
		-	-	-
		-	-	-
	Total cash funds	59,380	12,667	5,905
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		DONNA MAKINS	
		CHAIR	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	FRIENDS OF THE GAMBIA ASSOCIATION CIO		
On accounts for the year ended	31/12/2025	**Charity no (if any)**	1171620
Set out on pages	1-2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

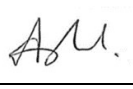
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 no concerns and 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.

Signed:		**Date:**	23/06/2026
Name:	Adeel Sahi		
Relevant professional qualification(s) or body (if any):	ACCA		
Address:	Bowdon Accounting Services Ltd		
	Bartle House, Oxford Court,		

Manchester M2 3WQ

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	N/A