

THE MARLBOROUGH BRANDT GROUP

England & Wales · Charity number 1001398

Details

Other names MBG, WILTSHIRE GLOBAL EDUCATION CENTRE

Status Registered

Legal form Charitable company

Company number [02567458](#)

Registered 1991-01-02

Register [View on the Charity Commission register](#)

Contact

Address 32 Matthews Walk
Cirencester
Gloucestershire
GL7 1HL

Phone 01285878819

Email info@mbg.org

Website www.mbg.org

Activities

Objects: FOR THE PUBLIC BENEFIT TO PROMOTE THE EDUCATION (INCLUDING SOCIAL AND PHYSICAL TRAINING) OF PEOPLE IN THE GAMBIA AND THE UNITED KINGDOM IN SUCH WAYS AS THE CHARITY TRUSTEES THINK FIT, INCLUDING BY:• PROMOTING AND SUSTAINING THE LINK THAT HAS BEEN ESTABLISHED BETWEEN THE CHARITY AND THE PEOPLE OF GUNJUR IN THE GAMBIA,AND PROMOTING SIMILAR LINKS ELSEWHERE;• ADVANCING THE EDUCATION OF THE PUPILS IN GUNJUR AND ELSEWHERE IN THE GAMBIA BY PROVIDING AND ASSISTING IN THE PROVISION OF FACILITIES, EQUIPMENT, TRAINING AND OTHER FINANCIAL ASSISTANCE FOR EDUCATION AT SCHOOLS IN GUNJUR AND ELSEWHERE IN THE GAMBIA;AND• ADVANCING THE EDUCATION OF THE PUBLIC IN THE UNITED KINGDOM AND THE GAMBIA IN THE SUBJECTS OF GLOBAL EDUCATION, CITIZENSHIP AND COMMUNITY DEVELOPMENT, HUMAN RIGHTS, RELIGIOUS HARMONY AND HEALTH EDUCATION.(2) THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP ANYWHERE IN THE WORLD AND IN PARTICULAR (BUT WITHOUT PREJUDICE TO THE GENERALITY OFTHE FOREGOING) IN THE GAMBIA BY PROVIDING OR ASSISTING IN THE PROVISION OF:• EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT; AND• GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.(3) THE RELIEF OF SICKNESS AND THE PRESERVATION OF HEALTH AMONG PEOPLE RESIDING PERMANENTLY OR TEMPORARILY IN THE GAMBIA.1.2 THIS PROVISION MAY BE AMENDED BY SPECIAL RESOLUTION BUT ONLY WITH THE PRIOR WRITTEN CONSENT OF THE COMMISSION.

Activities: Supporting the link between Marlborough, Wiltshire and Gunjur, The Gambia. Through exchange, environment enhancement and education. Providing opportunities for personal, professional and community development. Broadening minds, and developing friendships and other links.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** MARLBOROUGH AND THE SURROUNDING AREA
- Gloucestershire
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£15,977	£22,031	-	-
2023-12-31	£9,880	£29,767	-	-
2022-12-31	£30,848	£30,859	-	-
2021-12-31	£23,052	£36,078	-	-
2020-12-31	£54,004	£79,498	-	-

Trustees

Name	Role	Appointed
Alexander Davies	Chair	2017-03-23
James Busby		2018-04-11
Klara Daisy Hansen		2024-11-25
Laurence John Tuckwood		2024-11-25

THE MARLBOROUGH BRANDT GROUP

England & Wales - Charity number 1001398

Accounts

Company number
02567458

Charity number
1001398

The Marlborough Brandt Group
(A company limited by guarantee)

Report and Accounts

For the Year ended

31 December 2022

Oakensen Limited
Chartered Accountants
31 Stallard Street
Trowbridge
Wiltshire
BA14 9AA

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

The Trustees present their annual report and accounts for the year ended 31 December 2021.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are to promote and sustain the link established between the communities of Marlborough and Gunjur in 1981, to advance education of students in Gunjur and more generally in the UK, and the prevention or relief of poverty and sickness for people in The Gambia. In 2022 the Trustees agreed to maintain our flexible support for our partner charities in the continued and lasting impact of the Covid-19 pandemic, helping them to return to on the ground delivery during the year or in 2023.

ACHIEVEMENTS AND PERFORMANCE

During 2022 we maintained a stable financial position. The work of the charity has continued to be influenced by the ongoing impact of the pandemic. We now have confirmed youth group trips in 2023. The 2023 Summer Trip will be around 20 students from St. John's School Marlborough, led by Venture Force, who are also taking out a large group from a school in Leeds. The Summer Trip is now in direct partnership with the St Johns to ensure the financial security of all those involved following new best practice coming out of the Covid-19 pandemic. We have also supported a 2023 group from Thriving Through Venture with £10,000 legacy funds from 2019 delayed due to the pandemic.

As in 2021, the Trustees agreed to focus the charity efforts on supporting our long-standing charity partners and the poorest people of Gunjur through the impact of Covid-19 as well as getting back towards delivering out community impact aims in Gunjur.

- We maintained our support for Disability Africa helping with £3,500 of funding to support with the impact of the pandemic, building repairs and home visits for disabled young people around Gunjur.
- We started a new three-year partnership with long-time partner Project Gambia supporting teacher professional education for pre-school teachers. We made both year 1 and year 2 payments totalling £6,506.
- We continued our support with £3,500 for the BEREEL micro-finance and employability programme.
- In readiness for the 2023 Summer Group, we subsidised two places on the trip with £2,269 with disadvantaged students selected by St Johns School, Marlborough.
- We supported TARUD with a total of £13,055 which is a mix of funding support from St. James Place Wealth Management for an extended health programme and direct support for wages and office maintenance.
- We submitted GiftAid claims for 2020 and 2021 which, due to the Covid-19 Emergency Appeal brought in an additional £2,956.
- We also received a one-off unrestricted donation of £15,000 from St. James's Place Wealth Management.

PUBLIC BENEFIT

The Trustees are aware of their obligation to provide public benefit and the charity complies with this duty by offering its services in a way that ensures that the public have full and unrestricted access to the advice and support it provides.

The Marlborough Brandt Group

(A company limited by guarantee)

Trustees Annual Report

FINANCIAL REVIEW

MBG aims to be between a £20,000 deficit and cost neutral during the year to sustain its long-term grant making ability. In 2022 we maintained to our long-term grant making strategy. MBG is a volunteer run charity that works remotely to minimise costs. Income arises only through donations, grants and fundraising, and is supported by cash reserves. The Trustees consider that the principal risks facing the organisation are the loss of that income stream and overspending of cash assets. The Trustees consider that their financial procedures adequately manage those risks.

RESERVES POLICY

The Trustees aim to retain sufficient reserves to enable the charity to continue to provide an effective service in line with its objectives, and sets a target level of general reserves equivalent to 12 months expenditure.

PLANS FOR FUTURE PERIODS

During 2023 MBG will continue to support its charity partners as they return to normal operations and will see youth groups back in Gunjur, particularly our long-standing school Summer Trip and supporting other groups to travel to Gunjur. We will continue our existing multi-year grant commitments, donate to support the Summer Group community project and ensure a Trustee visit to Gunjur to review the projects we support with on the ground visits. It being six years since the closure of the MBG office and the implementation of the new grants strategy and we will continue to review our strategic approach.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity number: 1001398
Company number: 2567458
Registered Office: 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA

Our Advisors

Examiners: Oakensen, 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA
Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Co-op, 2nd floor, Miller Street, Manchester, M26 4JG

Directors and trustees

Director and trustee	A B Davies J Busby D Johnson M Gajadharsingh
Secretary	J Busby

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Marlborough Brandt Group is a company limited by guarantee governed by its Memorandum and Articles of Association updated on the 4th September 2014. It was registered with the Charity Commission for England and Wales on 2nd January 1991.

Appointment of trustees

The Trustees are elected at the Annual General Meeting, with any casual vacancies arising during the year being filled by the co-option of additional Trustees. The Trustees are chosen for their breadth of experience, relevant skills, and interest in the objectives and activities of the charity.

There are currently 3 trustees who meet regularly to supervise the operations of the charity. Applications for these posts are actively sought. Day to day responsibility of the charity is managed by these Trustees who act as the Management Committee.

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER

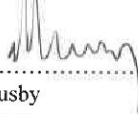
The Annual General Meeting appointed David Oakensen FCA of Oakensen Limited as independent examiner to the charity for the year.

This report was approved by the board on

20/9/23



A B Davies
Trustee



J Busby
Trustee

The Marlborough Brandt Group

Independent examiner's report to the members of The Marlborough Brandt Group

I report on my examination of the accounts of the charity for the year ended 31st December 2022, set out on pages 4 to 8.

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').

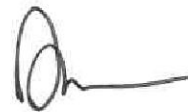
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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.



David Oakensen FCA
Independent Examiner

Oakensen Limited
Chartered Accountants
31 Stallard Street
Trowbridge
Wiltshire
BA14 9AA

20 September 2023

The Marlborough Brandt Group
(A company limited by guarantee)
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 31 December 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS FROM:					
Income from donations and legacies	2	17,991	10,000	27,991	20,573
Income from charitable activities	3	2,742	-	2,742	2,475
Interest receivable		115	-	115	4
TOTAL INCOME AND ENDOWMENTS		20,848	10,000	30,848	23,052
EXPENDITURE ON:					
Expenditure on charitable activities	4	19,090	10,178	29,268	34,345
Other expenditure	5	1,591	-	1,591	1,733
TOTAL EXPENDITURE		20,681	10,178	30,859	36,078
Net income		167	(178)	(11)	(13,026)
Gross transfers between funds		-	-	-	-
		167	(178)	(11)	(13,026)
Reconciliation of funds:					
Total funds at 1 January 2022		71,466	19,047	90,513	103,539
Total funds at 31 December 2022		71,633	18,869	90,502	90,513

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

The Marlborough Brandt Group
(Company number 02567458)
(A company limited by guarantee)
Balance Sheet
As at 31 December 2022

	Notes	£	2022 £	£	2021 £
Current assets					
Cash at bank and in hand		91,610		91,521	
Creditors: amounts falling due within one year					
	6	(1,108)		(1,008)	
Net current assets			90,502		90,513
Net assets			90,502		90,513
Represented by:					
Unrestricted funds	7		71,633		71,466
Restricted funds	8		18,869		19,047
			90,502		90,513

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective July 2014).

Approved by the board on.....20/09/23



A B Davies
Trustee

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2022

1 Accounting policies

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

Incoming resources

Collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate are received. Grants are accounted for when the charity is legally entitled to the amounts due. All other income is recognised when it is receivable.

Charitable expenditure

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises expenditure on lunches and project trips for the members.

Funds

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Trade debtors

Short term debtors are measured at transaction price, which is usually the invoice price, less any impairment losses for bad and doubtful debts

Trade creditors

Short term creditors are measured at transaction price, which is usually the invoice price.

Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

2 Income from donations and legacies	Unrestricted	Restricted	2022	2021
	£	£	£	£
Gift aid	2,956		2,956	2,203
Grants	15,000	10,000	25,000	15,000
Donations	35		35	870
Legacies	-		-	2,500
	<u>17,991</u>	<u>10,000</u>	<u>27,991</u>	<u>20,573</u>

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2022

3	Income from charitable activities	Unrestricted	Restricted	2022	2021
		£	£	£	£
	Memberships	2,742	-	2,742	2,475
	Fundraising	-	-	-	-
		<u>2,742</u>	<u>-</u>	<u>2,742</u>	<u>2,475</u>
4	Expenditure on charitable activities	Unrestricted	Restricted	2022	2021
		£	£	£	£
	Direct charitable expenditure	18,885	10,178	29,063	33,801
	Insurance	205	-	205	544
		<u>19,090</u>	<u>10,178</u>	<u>29,268</u>	<u>34,345</u>
5	Other expenditure	Unrestricted	Restricted	2022	2021
		£	£	£	£
	Office costs	124	-	124	72
	Computer and website costs	194	-	194	194
	Travel	77	-	77	-
	Bank charges	88	-	88	459
	Bookkeeping and accountancy	1,108	-	1,108	1,008
		<u>1,591</u>	<u>-</u>	<u>1,591</u>	<u>1,733</u>
6	Creditors: amounts falling due within one year			2022	2021
				£	£
	Other creditors			1,108	1,008
7	Unrestricted funds	Balance as at			Balance as at
		1 January			31 December
		2022	Income	Expenditure	2022
		£	£	£	£
	Charitable funds	71,466	20,848	(20,681)	71,633
		<u>71,466</u>	<u>20,848</u>	<u>(20,681)</u>	<u>71,633</u>
8	Restricted funds	Balance as at			Balance as at
		1 January			31 December
		2022	Income	Expenditure	2022
		£	£	£	£
	Business Development	18,761	-	(180)	18,761
	Vibe Challenge	286	-	(180)	106
	TARUD health project	-	10,000	(9,998)	2
		<u>19,047</u>	<u>10,000</u>	<u>(10,178)</u>	<u>18,869</u>

The Business Development fund is for the provision of micro-finance loans.

The Vibe Challenge provides funding for a schools competition for business development.

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2022

9 Analysis of net assets between funds

	Net current assets £	Total £
Restricted funds	18,869	18,869
Unrestricted funds	71,633	71,633
Net assets at the end of the year	<u>90,502</u>	<u>90,502</u>

10 Company limited by guarantee

The company is limited by guarantee, not having a share capital. Every member of the company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the company should it be wound up while he or she is a member, or within one year after he or she ceases to be a member, for payments of the company's debts and liabilities contracted before he or she ceases to be a member, and of the costs, charges and expenses of winding up, and for adjustment of the rights of the contributories among themselves.

THE MARLBOROUGH BRANDT GROUP

England & Wales - Charity number 1001398

Accounts

Annual Report 2020

3. Linking Pioneer Mankamang Touray
4. Chair's Report 2020
5. MBG: 2020 in numbers
6. Chair's Report 2020 (cont.)

Grants

7. 2020 Covid-19 Emergency Fund
10. WasteAid
11. Disability Africa
12. MBG Grants Strategy
13. Financial Overview 2019 and 2020
- 14 & 15. The Marlborough Brandt Group
15. Acknowledgements

Linking Pioneer Mankamang Touray

It was with sadness that we heard in August 2020 that close friend of Marlborough and link founder Mankamang Touray had died .

Mankamang was a pioneer of international linking, supporting the creation of the Gunjur – Marlborough Link in 1981. He was also an inspirational activist for development issues in Gunjur.

Many of those travelling to Gunjur or Marlborough through the Link will have met and talked with Mankamang, or Manky as he was often known, and those who did not have the privilege to meet him were able to undertake their linking experience as a result of his activities with the other link founders. Manky was the first host in Gunjur for Sally Lovelace and a member of the first Gunjur group to Marlborough in 1986. He spent time training at TH White in Marlborough, was a long time Chair of the Gunjur Link Committee and instrumental in the establishment of the much respected Gunjur development organisation, TARUD.

Gunjur Online said: “He has been a towering figure when it comes to development issues of Gunjur and has positively impacted on many lives in Gunjur and beyond.”



Photo: Mankamang and his wife Fatou-Yai, with two of their children photographed in 1996 for the ‘Exploring Islam in Gunjur’ linking booklet used by most MBG volunteers to Gunjur.

Mankamang is survived by two wives – Fatou-Yai Touray and Mba Sibi Jammeh. He is the father to UK based Oumie Nduru Touray, USA based Fatou Cham Touray, Sally Touray and several other children.



Photo from Gunjur Online News: From Right to Left : Dr Nick Maurice, Mankamang Touray, President of the Gambia Adama Barrow, Madi Jatta and Nabani Darboe

Chair’s Report 2020

2020 was an unprecedented year across the world with the effects of the Covid-19 pandemic greatly impacting the priorities and types of project support for MBG.

The start of the year

2020 began with updates from Gunjur about ongoing building work at the **TARUD / WasteAid** plastic recycling facility from which volunteer groups had just returned the end of 2019. New funding of £2,500 was committed to a project near to that site managed by **Time for Change Foundation**. This grant expanded the 2019 funds for a borehole to add water tanks and pipes to provide water to more people in the Madina Kunkunding part of Gunjur. At the same time we were gearing up for our Annual Quiz and had completed the training weekend for the Summer Group of Marlborough St. John’s 6th Form Students. A £10,000 legacy grant was passed to **Thriving Through Venture** to support their student trips to Gunjur.

Covid-19 Emergency Appeal

As the impacts of Covid-19 began to be apparent, MBG moved quickly to talk to our partners about what support the village needed. On the 2nd April **Dr Nick Maurice** launched an Emergency Appeal in partnership with **TARUD and MBG**. TARUD would distribute funds to support food security to the most vulnerable families in the village as food prices soared and rice became scarce while a state of emergency was declared. MBG agreed to match fund every penny raised. By the end of the week over £4,000 had been donated and MBG sent out a first tranche of £10,000 to TARUD. By the 16th TARUD was distributing 420 bags of rice to over 200 families.



Photo: The first food distribution of 420 bags of rice

Further funds provided for another food distribution, PPE and public hand sanitation. In all £11,348 was donated to the appeal with MBG matching another £11,601. In all 893 bags of rice were distributed to 468 families. £1,000 of Funds were given to support the amazing work of the **Gunjur Project** which was also distributing food, along side a range of other activities on the ground in the village, working with the **Gunjur Development Association**. £950 was given to **Time for Change Foundation** to help scale up of their ‘Only Goodness’ bakery with bulk buying ingredients, a delivery bike and lighting, so they could provide more bread to local families.

Emergency grants to charity partners

As a grant making, rather than direct project delivery charity, it is essential that we support the charities with which we have built up a close working partnership. To that end, by the close of April we had agreed emergency funding for several charities.

MBG negotiated a three-way match funding donation to **Disability Africa** to support its work with disabled young people in Gunjur. MBG donated £10,000 and this was matched by **The Think Charitable Foundation** and **The St. James’s Place Charitable Foundation**.

Our year three £3,500 donation to **Project Gambia**, supporting inclusive pre-school education in Gunjur, was brought forward by five months and made unrestricted. Another £1,000 was also donated to the emergency efforts of the **Gunjur Project**.



2020 IN NUMBERS

£76,700

Grants given

8

Charities supported with grants



129%

£33,500 grants 2019

£22,949

Raised in Emergency Appeal

0

Volunteers to Gunjur, 56 were planned

1,000,000

Plastic bags stopped from getting to the ocean

£40,000

Match funding secured

Chair's Report 2020 cont.

Impact on Linking and volunteering

We are a linking and community-to-community organisation, however the restrictions of the pandemic had a serious impact on these activities in 2020.

Regrettably the 2020 **Marlborough St. John's** 6th Form trip had to be cancelled, with efforts to reschedule to March 2021 ultimately cancelled as well. MBG has committed to putting funds it had allocated to this group of 14, to the planned 2023 group to enable participation from more disadvantaged backgrounds.

It was not until August that the decision was taken to postpone the four planned **St. James's Place** (SJP) volunteer trips of 42 people in November. Ultimately also delayed in April and November 2021, they are now planned for April 2022.

Working with our delivery partners **Venture Force and SJP**, MBG ensured that everyone in Gunjur who would have been part of the trip still received their wages or allowances, and gave contributions to the accommodation providers too. While furlough and government loan schemes were supporting people in the UK we were proud to provide financial support to our long-time linking volunteers, supporters and partners in Gunjur.

Other Charity Grants

MBG was able to secure emergency support from St. James's Place for our three-way partners **BEREEL**, covering £1,500 of their core costs. Funds were also secured for what 2020 employability and micro-business training delivery they were able to provide, allowing their core annual grant to be rolled over in 2021, so extending the project life.

At the end of the year **WasteAid** contacted us to say that its UKAid funding was not being paused for Covid-19 and that this was putting the long term sustainability of the project at risk. With movement restricted in The Gambia the plastic recycling projects operations were significantly impacted. MBG agreed a match funding contract with SJP which provided a £13,500 lump sum to WasteAid. MBG providing £7,000 over two years, together securing jobs and training, giving time to develop a sustainable business model for this innovative recycling centre.

Following damage in the summer rains, in December we agreed £1,700 towards replacement toilets for the pre-school girls with **Project Gambia**.

2021

Of course, we know now that the impact of Covid-19 has continued deep into 2021 and probably beyond. While we hope volunteer trips can return in 2022, MBG will continue to provide support and funding to our partner charities and Gambian partners in Gunjur.

Reflections

Several times in this tumultuous year, I have reflected on 2016 when we took the decision to close the MBG office but maintain MBG as a linking and grant-making charity. Up to now we have aimed to maintain funds into and from the charity, and linking trips to travel to Gunjur. In 2020 it meant we were well placed to raise significant levels of funds and act quickly to distribute money to support charities operating in Gunjur. I feel strongly that this year has shown once again the value of the Link and the positive impact it can have on people in our communities.

Alex Davies

Our impact:

In 2020 the Trustee group, in consultation with charity members, agreed to suspend the usual impact and grant making objectives of the charity to focus entirely on:

1. Saving lives in Gunjur
2. Supporting disadvantaged people in Gunjur to cope with the impacts of Covid-19
3. To look to ensure that all our charity partners were able to carry on despite the impact of Covid-19 on the charity and international development sectors.

On these objectives we believe that MBG was a meaningful part of the collective Covid-19 response in Gunjur and was especially important in supporting our partner charities who, with MBG, and others' support, are all still operating despite the impacts of the pandemic.

2020 Emergency Covid-19 fund

Report from Baai E. Jaabang, Director of TARUD, Gunjur. April 2020



Emergency Response

In reaction to this world wide emergency, a Gunjur Emergency Trust Fund was created with Gunjur by Dr. Nick Maurice, operated and managed by MBG and delivered by TARUD with the Gunjur community. The trust fund is intended to provide support to the poorest of the poor households and families in Gunjur, who are a minority, marginalised and do not have a voice in community decision making.

In all £11,348 was raised from the UK , match funded by MBG with additional donations from people in Gunjur. Two sets of £10,000 donations went to TAURD.

In consultation with the Alkali and the council of elders, the VDC, LWB, GDA and TARUD, a representative seven-member task force / response committee was constituted. The task force role was to assess and tease out the families in Gunjur in most need irrespective of tribe, religious affiliation and other forms of association. The assessment was based on: ability and frequency of buying a bag of rice, daily ration purchase - per cup buying from the shop and how often this is done, the ability to provide a minimum of 2 square meals per day, family or household head, family size, means of living, sources of income if any and other measures of variables.

Critical Situation

More than 80% of Gambia staple food (Rice) is imported from Pakistan, America, Thailand, India, Japan and other countries hard hit by the Coronavirus pandemic. Farm activities are hindered and rice production in these countries at stake and supply chains are immediately hit. Food reserves in the Gambia are just about enough for a very short period of time - maybe not more than six months or even less. This situation may plunge the country into serious hunger. When will production resume in the supplying countries until they have enough for exports? Worldwide competition will be high and we in The Gambia may not be favored depending on demand, supply-chains and costs. Already at the start of April a National Emergency has been declared and the cost of rice has risen 25% as availability has dropped, hitting hardest those families who already struggle to buy enough food.



2020 Emergency Covid-19 fund



The task force met as required to review the assessment and determine the next steps. The team with Fabacary Boyo Touray, a member of TARUD Board of Trustees and myself as the Executive Director of TARUD, acted in the management of activities and support to guide the entire process. The list finally shrunk to 200 families and some were put on a waiting list for further support where available. The team took account of double counting and two names of the same family and household as beneficiaries. This was a serious exercise and was very key in the beneficiary identification process. The number 200 was based on the available funds to cater for the cost of rice, loading and offloading, transportation, sensitisation and other costs of course, which includes the using the exercise to raise Covid-19 sanitation awareness in the media.

At this time, schools are closed down, shops are closed apart from food and essential supplies, and all entry in and out of the country is banned and the borders closed. Commercial vehicles are asked to carry only half of the vehicle capacity, and many other social and religious engagements are banned to reduce contact and minimise social / community transmission of the virus. Some public offices have closed down, including TARUD, and staff asked to start practising home-sitting immediately.

Food Distribution

In collaboration with the Regional COVID-19 task force committee, TARUD distributed to the poorest families in Gunjur and the health centre of Gunjur among others: 420 bags of high quality rice with support from MBG and the people of Marlborough. Added to this were bucket taps, PPE and sanitation provided from other health project funds from St James's Place. 400 bags were distributed to 200 families which should provide rice for two months. This way, families will be more comfortable and at ease even during the Ramadan which begins on April 24th. 20 additional bags that were able to be purchased with the money were allocated to the Gunjur Health Centre.



Raising Awareness

The office of the Governor of West Coast Region (WCR), the TAC – COVID-19 task force, National Disaster Management Agency, Brikama Area Council, which are serving as a regional liaison between development organisations and the government were effectively engaged on the distribution day to see what goes on for their reporting.

The event was used to strengthen radio Covid-19 sanitisation advice programmes targeting Gunjur and many other villages within reach by the frequency coverage through Jannehkoto FM.

The Gambia's mainstream TV station GRTS and a private TV QTV were invited to cover and air our activity as part of their news items. An extensive coverage of the programme was taken especially by GRTS who extracted my audio from the video and used it as a news item by the national radio.

2020 Emergency Covid-19 fund



Achievement

Overall the Gunjur Emergency Fund has registered a tremendous success. The effort included all the community, the Alkali and the council of elders, the Police for security, TARUD and development partners in Gunjur, local FM radio, TVs and regional partners are all testimonies of the tremendous success registered in this exercise.

From the beneficiary point of view, especially the very marginalised Karoninke, Manjago, Balanta and other minority tribes, all hailed the fund for considering their position in the crisis for the first time in history, more so in this very crucial time of need. They expressed that such activity by TARUD in the interest of poor people in the community, giving food to more than 200 families in need has never happened and therefore they thank everyone who contributed to the emergency fund for their kindness and empathy they have for humanity. They also cited that some of those giving might once have visited Gunjur and are personally aware of the various levels of poverty of the people, their means of livelihoods and sources of income and knowing those people as individuals. Some said that the rice came at a time when there was not a single cup of grain in their house and once collected, that day's meal is coming out of their supply.

Second Food Distribution

The second distribution of food took place at the end of April and other 268 families were support with bags of rice. In all 893 bags were distributed to 468 families. are already the most marginalised and financially vulnerable families in our society. Their survival is depending on what they are able to get every day and are indebted any day they go without means to support their families. They enter into any type of work and with movement restrictions, no tourism and significant economic impact, they have no protection that by the end of the third month they would go back to square one. It is these families we will continue to focus our efforts on as the global pandemic continues until at least some food security and normality can return.

Baai E. Jaabang, Director of TARUD



Photos: Food distribution, hand sanitation points, TARUD interviews on Gambian TV and the first rice load of 420 bags in early April.

2020 WasteAid Grant

Details of the new delivery agreement with WasteAid to support the Plastic Recycling Centre

We are delighted to say that MBG has provided match funding to help continue the plastic recycling centre project delivered by WasteAid and TARUD. This highly innovative project looks to tackle waste plastic and prevent it entering the oceans in this coastal country. Based on an idea by students from Pewsey Vale school, through an MBG / WGECE 2015 entrepreneurs project with VIBE, the team melt plastic, add sand and create durable but lightweight floor and roof tiles. WasteAid secured DFID and UKAid funding to run a two year pilot in Gunjur to the end of 2020.

Successes of the UKAID funded project to date:

- 90 unemployed youths, illiterate older women and people with disabilities in Gunjur trained in collecting, sorting and processing LDPE plastic to make paving tiles
- Contributions from third party donors and corporate staff volunteers to construct a larger workshop in Gunjur
- A reasonable amount of paving tile sales to local residents and small businesses, and a proven ability to make good quality products and provide tile-laying services
- Prevention of plastic pollution, which can have particularly harmful impacts on childhood health: it is estimated that to date, the project has diverted some 4 million plastic bags from the ocean / open burning / informal dumpsites
- Supporting livelihoods – the income generating activities have supported not just our direct beneficiaries but their families too.

Three groups from St. James's Place Wealth Management helped build a new production facility in November 2019 and now the company has provided £13,500 of funding, with MBG matching another £7,000, to support the project for a further two years. The money will help grow the business model and provide business training to allow the Gambian team to run the business and make it sustainable.

SJP and MBG's funding would support the following key activities:

- Our initial focus within this project would be to scope more specifically the training needs and identify suitable Gambia-based resources to offer business mentoring and training. This could provide the added benefit of local / regional market knowledge, potentially allowing introductions to prospective new customers.
- The identification of new sources of LDPE plastics close to Gunjur (e.g. in Kartong and Sifoe), with the provision of a regular collection service and analysis of transport options with costs built into the scaling business plan.
- Development of a marketing and communications strategy to drive sales.
- Train a dedicated sales manager with the skills to bring in a sustainable stream of customers.
- Develop a viable and sustainable growth plan with agreed responsibilities and protocols.



Photo: The Gunjur team with their products

2020 Grant: Disability Africa

Here is how Disability Africa (DA) has spent the £10,000 emergency grant awarded by MBG in May this year.



Before we received this grant, things were very uncertain. We were unsure on how we would be able to sustain our services let alone adapt to a challenging environment brought on by the pandemic. Inevitably, disabled children in low-income communities are at significant risk in crises.

The United Nations has stated that the worldwide increase in domestic abuse is a 'shadow pandemic' having increased by as much as 20% during 'lockdown'. We know disabled children are most at risk; even in normal circumstances disabled children face isolation and abuse while infanticide is common. In our August 2020 survey:

- 94% of families across our projects said that things had become difficult, or very difficult, since the onset of the pandemic;
- 93.6% reported a loss of both income and food security;
- A majority reported that their children had to go without regular meals, toys, social interaction and sanitary products;
- And several parents described it as being the hardest time in their lives.

Thanks to the grant from the MBG and key support from a small number of other trusts, Disability Africa has been able to assist an ever increasing number of disabled young people in these difficult times. Your support guaranteed that no-one on our register was left behind – anyone who needed urgent attention (medical or safeguarding concerns), got the help that they needed.

MBG's previous grant of £2,500 for our Kunkujang playscheme was also a real success. Lamin, the director of Disability Africa – The Gambia, described the benefits of this, "taking play to the door steps of very remote communities gave us unique opportunities to gain the trust of the communities and broke into their

The Marlborough Brandt Group

backyards which served as the "hiding corners" for the disabled young people."

Your support meant that disabled children in the rural community of Kunkujang, some of the most isolated people in The Gambia, were able to thrive in a stimulating, caring and educational environment.

We were also able to harness the backing of the local community, with local mums volunteering as our cooks and a local dad providing his donkey cart as a mode of transport when our vehicle was being repaired. You can watch this short video at disability-africa.org to see the kids arriving on donkey cart at the playscheme; it's a powerful example of how attitudes are changing in the community and how communities are taking local ownership of the project. It also demonstrates that parents are recognising the value of their disabled children and noticing the power of play. It will take more than a broken vehicle to stop children attending our playschemes!

We are very grateful for your pledge of £2,500 p/a for the next three years. We hope to be able to build on our successes. Right now, schools have just re-opened and many are operating Monday – Saturday. This now limits when we can use school spaces to one day a week. While our aim is to continue as we were in 2019 and early 2020, it may be that we have to adjust our services. At the moment, we are allowing schools to settle before we approach them with our plans; we do not want to damage our strong relationships at what is a challenging time for them.

Going forward, while we will make sure every child is seen, it may be that we have to increase the reach of our Outreach Play Programme or transport children in remote areas like Kunkujang to more central locations. Flexibility is needed between the Gunjur Inclusion Project centre and also the playschemes which allow a flexible response – meeting the needs of disabled children in Kombo South as best we can.

Mike Carr - Project Development Officer

Grants: MBG Strategy

The Marlborough Brandt Group (MBG) promotes international understanding through linking and working with people in Marlborough, UK and Gunjur, The Gambia and their wider communities.



MBG operates in partnership with the community of Gunjur and The Gunjur Community Link (GCL) to provide opportunities for embedded cultural trips to Gunjur, UK-based global education and grant support for sustainable Gunjur-based programmes.

We recognise that during the 38 years of the Marlborough-Gunjur link many other charities, often based in and around Wiltshire, now operate in the Gunjur Area. Rather than manage projects directly, MBG now financially supports these charities' operations in Gunjur.

MBG aims to maintain an annual spend in Gunjur (in terms of projects and linking trips) of around £20-£25K a year. In 2019 we distributed £33,550 to Gunjur which included £15K income funds from late 2018.

MBG is a volunteer-run charity that aims to place as much of our income and fundraising into Gunjur as possible. However, we accept that there are some unavoidable costs to running a charity, so MBG aims to spend no more than 15% of our total annual spend on charity overheads and core costs.

Photo – Bouba D. Touray, Gunjur Link Committee Liaison Office

As a charity we set out the following criteria for grant applications:

- The organisation must be a registered charity, ideally registered in the UK.
- The cap for any one charity or activity would be £3,500 a year to ensure a sustainable drip feed of funds. This is an increase on the £2,500 limit from 2017 as the Trustees agreed that income and the charity balance allowed greater distribution of funds.
- The activity supported must meet the aims of MBG and the operational standards we expect / are expected of us or which are industry standards.
- MBG will support core costs for recipient charities, however generally the charity should not be spending more than 15% of total turnover on management and overhead costs.
- There must be clear reporting of inputs and outputs, and ideally also impact measurement, to understand the effectiveness of the grant.
- Exceptions to these rules may be applied for emergency funding, however these will still be to charities or community organisations and in support of MBG's charitable aims.

Financial Overview 2020

A summary of the accounts will be available at the Annual General Meeting and copies of the full MBG financial accounts are available from the MBG website. The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime; and comply with the Statement of Recommended Practice for Charities and have been subject to independent examination by a firm of chartered accountants.

Income	2020	2019	2018
Covenant and Gift Aid	1,348	-	-
Donations and Gifts	13,844	10,035	16,565
Interest	41	97	47
Legacy	10,000	-	2,428
Membership MBG	2,896	2,951	3,797
Fundraising	275	1,062	1,291
Grants	25,600	-	15,000
	54,004	14,145	39,128
Expenditure	2020	2019	2018
Direct Charitable Expenditure	76,725	33,578	21,274
Travel	-	604	542
Insurance	506	543	542
Office costs and publishing	300	1,146	665
Computer and Website costs	195	617	502
Bank Charges	812	71	75
Bookkeeping and accountancy	960	1,020	1,020
	79,498	37,579	24,620
Creditors: amounts falling due	(960)	(1,490)	-
Balance Carried Forward	103,539	129,033	152,467

The Marlborough Brandt Group is a Company Limited by Guarantee, registered in England and Wales, registration no. 0256 7458 and registered charity no 1001398.



The Marlborough Brandt Group

Financial Overview 2020

While MBG aims to be between a £20,000 deficit and cost neutral during the year to sustain its long term grant making and linking ability; in 2020 the Trustees agreed that more funds should be made available to support charity partners through the impact of Covid-19 and to act to save lives in Gunjur through food provisions and medical intervention. Accordingly the charity increased its spending in 2020 to over £76,500 from £37,500 in 2019. This was significantly enabled by the amazing generosity of the MBG membership, Marlborough community, Dr Nick and the Gambia diaspora in raising £11,300 in the first months of the pandemic with MBG match funding another £11,600 into the emergency appeal. All these funds went directly to the village through TARUD and The Gunjur Project to support the most vulnerable people in Gunjur. These funds were in addition to the £53,775 of grants given to our partner charities.

Regrettably the pandemic prevented the planned 2020 Summer Trip from St John's Marlborough and four group trips from St. James's Place. We also cancelled the annual Quiz.

All payments to TARUD are now online which is more secure but also more expensive. MBG took the view to cover these costs from our funds rather than deduct them from the grants.

2020 operational costs represented 3.5% of expenditure, below our 15% maximum threshold.



The Marlborough Brandt Group

The Memorandum of Association of MBG signed in 1990 defines its objectives as:

- (i) to promote, foster and sustain educational projects between people of the Marlborough District and people living in areas of deprivation abroad (i.e. "the developing world"); and for that purpose; to sustain the special 'Link' which MBG has built up with the people of Gunjur in The Gambia, West Africa and to establish links elsewhere.
- (ii) to promote activities that will relieve poverty, sickness, physical and mental additional needs and the disabilities of old age among people living in the developing world.

ORGANISATIONAL STRUCTURE

MBG is governed by a board of trustees, who are responsible for the financial probity of the organisation, for agreeing the strategy and ensuring that MBG's activities fall within its charitable purposes. The Trustees are elected by the membership at an annual general meeting. The Trustees are supported by an experienced and committed group of volunteers.

Governing instruments: Memorandum & Articles of Association Incorporated 04.09.14

Photos: (left) Food distribution at TARUD.

(above) Water sanitation stations ready to be deployed in the village.

The Marlborough Brandt Group cont.

PATRONS

Founder Patron: Dr Nick Maurice

Professor Keith McAdam

Lord Judd of Portsea (1935-2021)

Jon Snow

TRUSTEES

Alex Davies (Chair)

Chaplin Janneke Blokland

James Busby

David Johnson

MBG PUBLIC BENEFIT STATEMENT 2019

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and when planning activities. Our main activities and who we have helped are described in this report. All our charitable activities are undertaken to further our charitable purposes.

ACKNOWLEDGEMENTS

MBG has many sources of support without which we would not be able to function. We act as a conduit for the support of our beneficiaries in The Gambia and in UK. In company with beneficiaries; we would like to extend our most sincere thanks for all the generous support we have received. Here are just some who have helped in our work during 2019:

Individuals

Essa Sumareh
Bouba Touray
Ousman Touray
Lamin ("Wiki") Bojang
Lamin ("Driver") Jatta
Funneh Camara
Fatou Mundaw
Fatou Janneh
Anita Bew
Theresa Ardley
Steve Atyeo
Lamin Bojang
Sonia & Bill Buxton
Colin Crockin
Stephanie Dale
Richard Draper
Darla Dryland
David Du Croz
Anna Gent
Giles Goldring
Angela & Gordon Hutt
Harriet Lamb
Michael Maude
Dr Nick Maurice
James Parry
Anna Quarendon
Barney Rosedale

Pam Tulloch
Micky Graham
Robin Twelftree
Susan Suchopar
Baai E. Jaabang
Michael Evans
Babucarr Camara
Zoe Lenkiewicz
Bilal Patel
Nicola Davies
Naomi Allen
Phil Bunton
Stewart Kingsley
Beth Jenks
Chris McMenemy
Fiona Yang
Emma Beldon
Tom Tuckwood
Graham McDonald
Susie Cheshier
Ronnie Robb
Alex Darboe
Fatou Darbo
Alkali Darbo
David White
Dodou Touray
Yahya Camera

Institutions

Arkleton Trust
Brewster Maude Charitable Trust
Footsteps Ecology
Gunjur Community Link
The Gunjur Project
Hiscox Insurance
Kempson Rosedale Trust
Kombo Sillah Association
Nema Kunta Garden & Ecology
St. James's Place Charitable Foundation
St. James's Place Wealth Management
St John's Marlborough
St Peter's Trust
Think Charitable Foundation
Time for Change Foundation
Trust Agency for Rural Development
Venture Force
WasteAid



St George's Terrace
21 Stallard Street
Trowbridge
Wiltshire, BA14 9AA

www.mbg.org
info@mbg.org

Charity Number. 1001398
Company number. 02567458

Company number
02567458

Charity number
1001398

The Marlborough Brandt Group
(A company limited by guarantee)

Report and Accounts

For the Year ended

31 December 2020

Oakensen Limited
Chartered Accountants
31 Stallard Street
Trowbridge
Wiltshire
BA14 9AA

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

The Trustees present their annual report and accounts for the year ended 31 December 2020.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2020 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are to promote and sustain the link established between the communities of Marlborough and Gunjur, to advance education of students in Gunjur and more generally in the UK, and the prevention or relief of poverty and sickness for people in The Gambia. In 2020 the Trustees agreed to strive to support our partner charities to survive the varied and significant impact of the Covid-19 pandemic and provide emergency support for the most vulnerable people in Gunjur against the impact of the pandemic.

ACHIEVEMENTS AND PERFORMANCE

The work of the charity was significantly impacted by the world wide Covid-19 pandemic and resulting travel and lifestyle restrictions. Four planned adult trips and the bi-annual Marlborough students Summer Trip were all cancelled. MBG, Venture Force and St. James's Place worked together to maintain the committed wages and accommodation fees of the trips to ensure the income and cash flow of our long term partners in Gunjur.

The Trustees agreed to focus the charity efforts on supporting our long standing charity partners and the poorest people of Gunjur through the impact of Covid-19.

- While many projects were put on hold MBG looked to maintain funding where partners asked for it, bringing forward payments to support cash flow as fundraising events were often cancelled.
- We agreed that grants could be redirected to core funding or delayed with contracts for delivery extended.
- Health based grants were changed to focus on the immediate education of and relief against Covid-19 in Gunjur.
- A total of £30,000 of match funding was secured for Disability Africa by MBG with The St. James's Place Charitable Foundation and The Think Charitable Foundation.
- MBG, with the support of Founder Patron Dr Nick Maurice, launched an emergency appeal committing to match every pound donated. Over the year £11,300 was raised with MBG matching that with a further £11,600 all going direct to the village through TAURD and The Gunjur Project to support the most vulnerable people in Gunjur.

PUBLIC BENEFIT

The Trustees are aware of their obligation to provide public benefit and the charity complies with this duty by offering its services in a way that ensures that the public have full and unrestricted access to the advice and support it provides.

FINANCIAL REVIEW

While MBG aims to be between a £20,000 deficit and cost neutral during the year to sustain its long term grant making ability; in 2020 the Trustees agreed that more funds should be made available to support charity partners through the impact of Covid-19 and to act to save lives in Gunjur through food restrictions and medical intervention. Accordingly the charity had a deficit of £25,494 (2019: deficit of £23,434) during 2020 but this does not materially change the charity's long term grant making strategy. MBG is a volunteer run charity that works remotely to minimise costs. Income arises only through donations, grants and fundraising, and is supported by cash reserves. The Trustees consider that the principal risks facing the organisation are the loss of that income stream and

RESERVES POLICY

The Trustees aim to retain sufficient reserves to enable the charity to continue to provide an effective service in line with its objectives, and sets a target level of general reserves equivalent to 12 months expenditure.

PLANS FOR FUTURE PERIODS

MBG will during 2021 continue to support its charity partners through the ongoing pandemic. While overseas trips are unlikely in 2021 the charity will continue to work with Venture Force to design trips for 2022. Success in 2021 will be the resumption of agreed projects with our charity partners and the planning of future linking trips.

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

REFERENCE AND ADMINISTRATIVE DETAILS

Charity number: 1001398
Company number: 2567458
Registered Office: 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA

Our Advisors

Examiners: Munro Audit Limited, 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA
Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Co-op, 2nd floor, Miller Street, Manchester, M26 4JG

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

Directors and trustees

Director and trustee A B Davies
 J Blokland
 J Busby
 D Johnson

Secretary J Busby

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Marlborough Brandt Group is a company limited by guarantee governed by its Memorandum and Articles of Association updated on the 4th September 2014. It was registered with the Charity Commission for England and Wales on 2nd January 1991.

Appointment of trustees

The Trustees are elected at the Annual General Meeting, with any casual vacancies arising during the year being filled by the co-option of additional Trustees. The Trustees are chosen for their breadth of experience, relevant skills, and interest in the objectives and activities of the charity.

There are currently 4 trustees who meet regularly to supervise the operations of the charity. Applications for these posts are actively sought. Day to day responsibility of the charity is managed by these Trustees who act as the Management Committee.

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

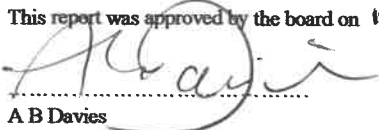
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

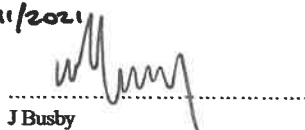
The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER

The Annual General Meeting appointed David Oakensen FCA of Munro Audit Limited as independent examiner to the charity for the year.

This report was approved by the board on 17/11/2021


.....
A B Davies
Trustee


.....
J Busby
Trustee

The Marlborough Brandt Group

Independent examiner's report to the members of The Marlborough Brandt Group

I report on my examination of the accounts of the charity for the year ended 31st December 2020, set out on pages 4 to 8.

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 charity'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.



**David Oakensen FCA
Independent Examiner**

**Oakensen Limited
Chartered Accountants
31 Stallard Street
Trowbridge
Wiltshire
BA14 9AA**

17 November 2021

The Marlborough Brandt Group
(A company limited by guarantee)
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 31 December 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOME AND ENDOWMENTS FROM:					
Income from donations and legacies	2	14,444	36,348	50,792	10,035
Income from charitable activities	3	3,171	-	3,171	4,013
Interest receivable		41	-	41	97
TOTAL INCOME AND ENDOWMENTS		17,656	36,348	54,004	14,145
EXPENDITURE ON:					
Expenditure on charitable activities	4	48,158	29,073	77,231	34,725
Other expenditure	5	2,267	-	2,267	2,854
TOTAL EXPENDITURE		50,425	29,073	79,498	37,579
Net income		(32,769)	7,275	(25,494)	(23,434)
Gross transfers between funds		-	-	-	-
		(32,769)	7,275	(25,494)	(23,434)
Reconciliation of funds:					
Total funds at 1 January 2019		111,322	17,711	129,033	152,467
Total funds at 31 December 2019		78,553	24,986	103,539	129,033

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

The Marlborough Brandt Group
(Company number 02567458)
(A company limited by guarantee)
Balance Sheet
As at 31 December 2020

	Notes	£	2020 £	£	2019 £
Current assets					
Cash at bank and in hand		104,499		130,523	
Creditors: amounts falling due within one year					
	6	(960)		(1,490)	
Net current assets			<u>103,539</u>		<u>129,033</u>
Net assets			<u>103,539</u>		<u>129,033</u>
Represented by:					
Unrestricted funds	7		78,553		111,322
Restricted funds	8		24,986		17,711
			<u>103,539</u>		<u>129,033</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective July 2014).

Approved by the board on 17/11/21



A B Davies
Trustee

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2020

1 Accounting policies

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

Incoming resources

Collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate are received. Grants are accounted for when the charity is legally entitled to the amounts due. All other income is recognised when it is receivable.

Charitable expenditure

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises expenditure on lunches and project trips for the members.

Funds

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Trade debtors

Short term debtors are measured at transaction price, which is usually the invoice price, less any impairment losses for bad and doubtful debts

Trade creditors

Short term creditors are measured at transaction price, which is usually the invoice price.

Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

2 Income from donations and legacies	Unrestricted	Restricted	2020	2019
	£	£	£	£
Gift aid	1,348		1,348	-
Grants	600	25,000	25,600	5,655
Donations	2,496	11,348	13,844	4,380
Legacies	10,000	-	10,000	-
	<u>14,444</u>	<u>36,348</u>	<u>50,792</u>	<u>10,035</u>

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2020

3 Income from charitable activities	Unrestricted	Restricted	2020	2019
	£	£	£	£
Memberships	2,896	-	2,896	2,951
Fundraising	275	-	275	1,062
	<u>3,171</u>	<u>-</u>	<u>3,171</u>	<u>4,013</u>
4 Expenditure on charitable activities	Unrestricted	Restricted	2020	2019
	£	£	£	£
Direct charitable expenditure	47,652	29,073	76,725	33,578
Redundancy payments	-	-	-	-
Travel	-	-	-	604
Premises costs	-	-	-	-
Insurance	506	-	506	543
	<u>48,158</u>	<u>29,073</u>	<u>77,231</u>	<u>34,725</u>
5 Other expenditure	Unrestricted	Restricted	2020	2019
	£	£	£	£
Office costs	300	-	300	1,146
Computer and website costs	195	-	195	617
Bank charges	812	-	812	71
Bookkeeping and accountancy	960	-	960	1,020
	<u>2,267</u>	<u>-</u>	<u>2,267</u>	<u>2,854</u>
6 Creditors: amounts falling due within one year			2020	2019
			£	£
Other creditors			<u>960</u>	<u>1,490</u>

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2020

7 Unrestricted funds

	Balance as at 1 January 2020	Income	Expenditure	Balance as at 31 December 2020
	£	£	£	£
Charitable funds	111,322	17,656	(50,425)	78,553
	<u>111,322</u>	<u>17,656</u>	<u>(50,425)</u>	<u>78,553</u>

8 Restricted funds

	Balance as at 1 January 2020	Income	Expenditure	Balance as at 31 December 2020
	£	£	£	£
Business Development	12,877	25,000	(17,175)	20,702
Vibe Challenge	4,834	-	(550)	4,284
Covid 19 Emergency appeal	-	11,348	(11,348)	-
	<u>17,711</u>	<u>36,348</u>	<u>(29,073)</u>	<u>24,986</u>

The Business Development fund is for the provision of micro-finance loans.

The Vibe Challenge provides funding for a schools competition for business development.

The Covid 19 Emergency appeal is for fighting Coronavirus in The Gambia.

9 Company limited by guarantee

The company is limited by guarantee, not having a share capital. Every member of the company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the company should it be wound up while he or she is a member, or within one year after he or she ceases to be a member, for payments of the company's debts and liabilities contracted before he or she ceases to be a member, and of the costs, charges and expenses of winding up, and for adjustment of the rights of the contributories among themselves.

10 Analysis of net assets between funds

	Net current assets	Total
	£	£
Restricted funds	24,986	24,986
Unrestricted funds	78,553	78,553
10 Net assets at the end of the year	<u>103,539</u>	<u>103,539</u>

Company number
02567458

Charity number
1001398

The Marlborough Brandt Group
(A company limited by guarantee)

Report and Accounts

For the Year ended

31 December 2020

Oakensen Limited
Chartered Accountants
31 Stallard Street
Trowbridge
Wiltshire
BA14 9AA

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

The Trustees present their annual report and accounts for the year ended 31 December 2020.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2020 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are to promote and sustain the link established between the communities of Marlborough and Gunjur, to advance education of students in Gunjur and more generally in the UK, and the prevention or relief of poverty and sickness for people in The Gambia. In 2020 the Trustees agreed to strive to support our partner charities to survive the varied and significant impact of the Covid-19 pandemic and provide emergency support for the most vulnerable people in Gunjur against the impact of the pandemic.

ACHIEVEMENTS AND PERFORMANCE

The work of the charity was significantly impacted by the world wide Covid-19 pandemic and resulting travel and lifestyle restrictions. Four planned adult trips and the bi-annual Marlborough students Summer Trip were all cancelled. MBG, Venture Force and St. James's Place worked together to maintain the committed wages and accommodation fees of the trips to ensure the income and cash flow of our long term partners in Gunjur.

The Trustees agreed to focus the charity efforts on supporting our long standing charity partners and the poorest people of Gunjur through the impact of Covid-19.

- While many projects were put on hold MBG looked to maintain funding where partners asked for it, bringing forward payments to support cash flow as fundraising events were often cancelled.
- We agreed that grants could be redirected to core funding or delayed with contracts for delivery extended.
- Health based grants were changed to focus on the immediate education of and relief against Covid-19 in Gunjur.
- A total of £30,000 of match funding was secured for Disability Africa by MBG with The St. James's Place Charitable Foundation and The Think Charitable Foundation.
- MBG, with the support of Founder Patron Dr Nick Maurice, launched an emergency appeal committing to match every pound donated. Over the year £11,300 was raised with MBG matching that with a further £11,600 all going direct to the village through TAURD and The Gunjur Project to support the most vulnerable people in Gunjur.

PUBLIC BENEFIT

The Trustees are aware of their obligation to provide public benefit and the charity complies with this duty by offering its services in a way that ensures that the public have full and unrestricted access to the advice and support it provides.

FINANCIAL REVIEW

While MBG aims to be between a £20,000 deficit and cost neutral during the year to sustain its long term grant making ability; in 2020 the Trustees agreed that more funds should be made available to support charity partners through the impact of Covid-19 and to act to save lives in Gunjur through food restrictions and medical intervention. Accordingly the charity had a deficit of £25,494 (2019: deficit of £23,434) during 2020 but this does not materially change the charity's long term grant making strategy. MBG is a volunteer run charity that works remotely to minimise costs. Income arises only through donations, grants and fundraising, and is supported by cash reserves. The Trustees consider that the principal risks facing the organisation are the loss of that income stream and

RESERVES POLICY

The Trustees aim to retain sufficient reserves to enable the charity to continue to provide an effective service in line with its objectives, and sets a target level of general reserves equivalent to 12 months expenditure.

PLANS FOR FUTURE PERIODS

MBG will during 2021 continue to support its charity partners through the ongoing pandemic. While overseas trips are unlikely in 2021 the charity will continue to work with Venture Force to design trips for 2022. Success in 2021 will be the resumption of agreed projects with our charity partners and the planning of future linking trips.

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

REFERENCE AND ADMINISTRATIVE DETAILS

Charity number: 1001398
Company number: 2567458
Registered Office: 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA

Our Advisors

Examiners: Munro Audit Limited, 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA
Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Co-op, 2nd floor, Miller Street, Manchester, M26 4JG

The Marlborough Brandt Group
(A company limited by guarantee)
Trustees Annual Report

Directors and trustees

Director and trustee A B Davies
 J Blokland
 J Busby
 D Johnson

Secretary J Busby

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Marlborough Brandt Group is a company limited by guarantee governed by its Memorandum and Articles of Association updated on the 4th September 2014. It was registered with the Charity Commission for England and Wales on 2nd January 1991.

Appointment of trustees

The Trustees are elected at the Annual General Meeting, with any casual vacancies arising during the year being filled by the co-option of additional Trustees. The Trustees are chosen for their breadth of experience, relevant skills, and interest in the objectives and activities of the charity.

There are currently 4 trustees who meet regularly to supervise the operations of the charity. Applications for these posts are actively sought. Day to day responsibility of the charity is managed by these Trustees who act as the Management Committee.

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

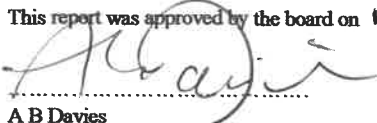
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

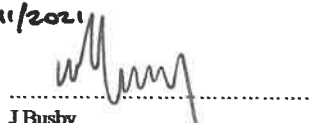
The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER

The Annual General Meeting appointed David Oakensen FCA of Munro Audit Limited as independent examiner to the charity for the year.

This report was approved by the board on 17/11/2021


.....
A B Davies
Trustee


.....
J Busby
Trustee

The Marlborough Brandt Group

Independent examiner's report to the members of The Marlborough Brandt Group

I report on my examination of the accounts of the charity for the year ended 31st December 2020, set out on pages 4 to 8.

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 charity'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.



**David Oakensen FCA
Independent Examiner**

**Oakensen Limited
Chartered Accountants
31 Stallard Street
Trowbridge
Wiltshire
BA14 9AA**

17 November 2021

The Marlborough Brandt Group
(A company limited by guarantee)
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 31 December 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOME AND ENDOWMENTS FROM:					
Income from donations and legacies	2	14,444	36,348	50,792	10,035
Income from charitable activities	3	3,171	-	3,171	4,013
Interest receivable		41	-	41	97
TOTAL INCOME AND ENDOWMENTS		17,656	36,348	54,004	14,145
EXPENDITURE ON:					
Expenditure on charitable activities	4	48,158	29,073	77,231	34,725
Other expenditure	5	2,267	-	2,267	2,854
TOTAL EXPENDITURE		50,425	29,073	79,498	37,579
Net income		(32,769)	7,275	(25,494)	(23,434)
Gross transfers between funds		-	-	-	-
		(32,769)	7,275	(25,494)	(23,434)
Reconciliation of funds:					
Total funds at 1 January 2019		111,322	17,711	129,033	152,467
Total funds at 31 December 2019		78,553	24,986	103,539	129,033

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

The Marlborough Brandt Group
(Company number 02567458)
(A company limited by guarantee)
Balance Sheet
As at 31 December 2020

	Notes	2020	2019
		£	£
Current assets			
Cash at bank and in hand		104,499	130,523
Creditors: amounts falling due within one year	6	(960)	(1,490)
Net current assets		103,539	129,033
Net assets		103,539	129,033
Represented by:			
Unrestricted funds	7	78,553	111,322
Restricted funds	8	24,986	17,711
		103,539	129,033

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective July 2014).

Approved by the board on 17/11/21



A B Davies
Trustee

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2020

1 Accounting policies

Basis of accounting

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Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises expenditure on lunches and project trips for the members.

Funds

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Trade debtors

Short term debtors are measured at transaction price, which is usually the invoice price, less any impairment losses for bad and doubtful debts

Trade creditors

Short term creditors are measured at transaction price, which is usually the invoice price.

Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Judgements and key sources of estimation uncertainty

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	£	£	£	£
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Grants	600	25,000	25,600	5,655
Donations	2,496	11,348	13,844	4,380
Legacies	10,000	-	10,000	-
	<u>14,444</u>	<u>36,348</u>	<u>50,792</u>	<u>10,035</u>

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2020

3 Income from charitable activities	Unrestricted	Restricted	2020	2019
	£	£	£	£
Memberships	2,896	-	2,896	2,951
Fundraising	275	-	275	1,062
	<u>3,171</u>	<u>-</u>	<u>3,171</u>	<u>4,013</u>
4 Expenditure on charitable activities	Unrestricted	Restricted	2020	2019
	£	£	£	£
Direct charitable expenditure	47,652	29,073	76,725	33,578
Redundancy payments	-	-	-	-
Travel	-	-	-	604
Premises costs	-	-	-	-
Insurance	506	-	506	543
	<u>48,158</u>	<u>29,073</u>	<u>77,231</u>	<u>34,725</u>
5 Other expenditure	Unrestricted	Restricted	2020	2019
	£	£	£	£
Office costs	300	-	300	1,146
Computer and website costs	195	-	195	617
Bank charges	812	-	812	71
Bookkeeping and accountancy	960	-	960	1,020
	<u>2,267</u>	<u>-</u>	<u>2,267</u>	<u>2,854</u>
6 Creditors: amounts falling due within one year			2020	2019
			£	£
Other creditors			<u>960</u>	<u>1,490</u>

The Marlborough Brandt Group
(A company limited by guarantee)
Notes to the Accounts
For the year ended 31 December 2020

7 Unrestricted funds

	Balance as at 1 January 2020	Income	Expenditure	Balance as at 31 December 2020
	£	£	£	£
Charitable funds	111,322	17,656	(50,425)	78,553
	<u>111,322</u>	<u>17,656</u>	<u>(50,425)</u>	<u>78,553</u>

8 Restricted funds

	Balance as at 1 January 2020	Income	Expenditure	Balance as at 31 December 2020
	£	£	£	£
Business Development	12,877	25,000	(17,175)	20,702
Vibe Challenge	4,834	-	(550)	4,284
Covid 19 Emergency appeal	-	11,348	(11,348)	-
	<u>17,711</u>	<u>36,348</u>	<u>(29,073)</u>	<u>24,986</u>

The Business Development fund is for the provision of micro-finance loans.

The Vibe Challenge provides funding for a schools competition for business development.

The Covid 19 Emergency appeal is for fighting Coronavirus in The Gambia.

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The company is limited by guarantee, not having a share capital. Every member of the company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the company should it be wound up while he or she is a member, or within one year after he or she ceases to be a member, for payments of the company's debts and liabilities contracted before he or she ceases to be a member, and of the costs, charges and expenses of winding up, and for adjustment of the rights of the contributories among themselves.

10 Analysis of net assets between funds

	Net current assets	Total
	£	£
Restricted funds	24,986	24,986
Unrestricted funds	78,553	78,553
10 Net assets at the end of the year	<u>103,539</u>	<u>103,539</u>