

# THE SAVANNAH EDUCATION TRUST

England & Wales · Charity number 1104896

## Details

Status Registered

Legal form Other

Registered 2004-07-14

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

## Contact

Address 58 Appledore Gardens  
Lindfield  
Haywards Heath  
RH16 2EU

Phone 01444483884

Email [paul@savannahtrust.org](mailto:paul@savannahtrust.org)

Website [www.savannahtrust.org](http://www.savannahtrust.org)

## Activities

**Objects:** THE ADVANCEMENT OF EDUCATION AND THE RELIEF OF POVERTY OF PERSONS LIVING IN GHANA, IN PARTICULAR BUT NOT EXCLUSIVELY THROUGH THE CREATION OF SELF-SUPPORTING SCHOOLS IN THE UPPER WEST REGION.

**Activities:** The Trust aims to provide an education for some of Ghana's most needy children, through the provision of infant and primary schools, and associated feeding and teacher training programmes.

## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Defined Groups

## Geography

- **Area of benefit:** GHANA
- Ghana

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-04-05 | £253,323 | £362,396    | -      | -         |
| 2024-04-05 | £334,684 | £321,105    | -      | -         |
| 2023-04-05 | £348,323 | £372,279    | -      | -         |
| 2022-04-05 | £471,125 | £266,881    | -      | -         |
| 2021-04-05 | £330,317 | £218,918    | -      | -         |

## Trustees

| Name                                  | Role  | Appointed  |
|---------------------------------------|-------|------------|
| <b>Paul Benjamin Ramsbottom</b>       | Chair | 2004-06-23 |
| Dr Helen Skelton                      |       | 2024-01-31 |
| HOWARD OLIVER HICKMAN                 |       | 2004-06-23 |
| Matthew Roe                           |       | 2024-01-31 |
| Richard Howard Cooper BA              |       | 2016-03-30 |
| STEPHEN ANDREW RAMSBOTTOM BSC<br>PGCE |       | 2004-09-01 |

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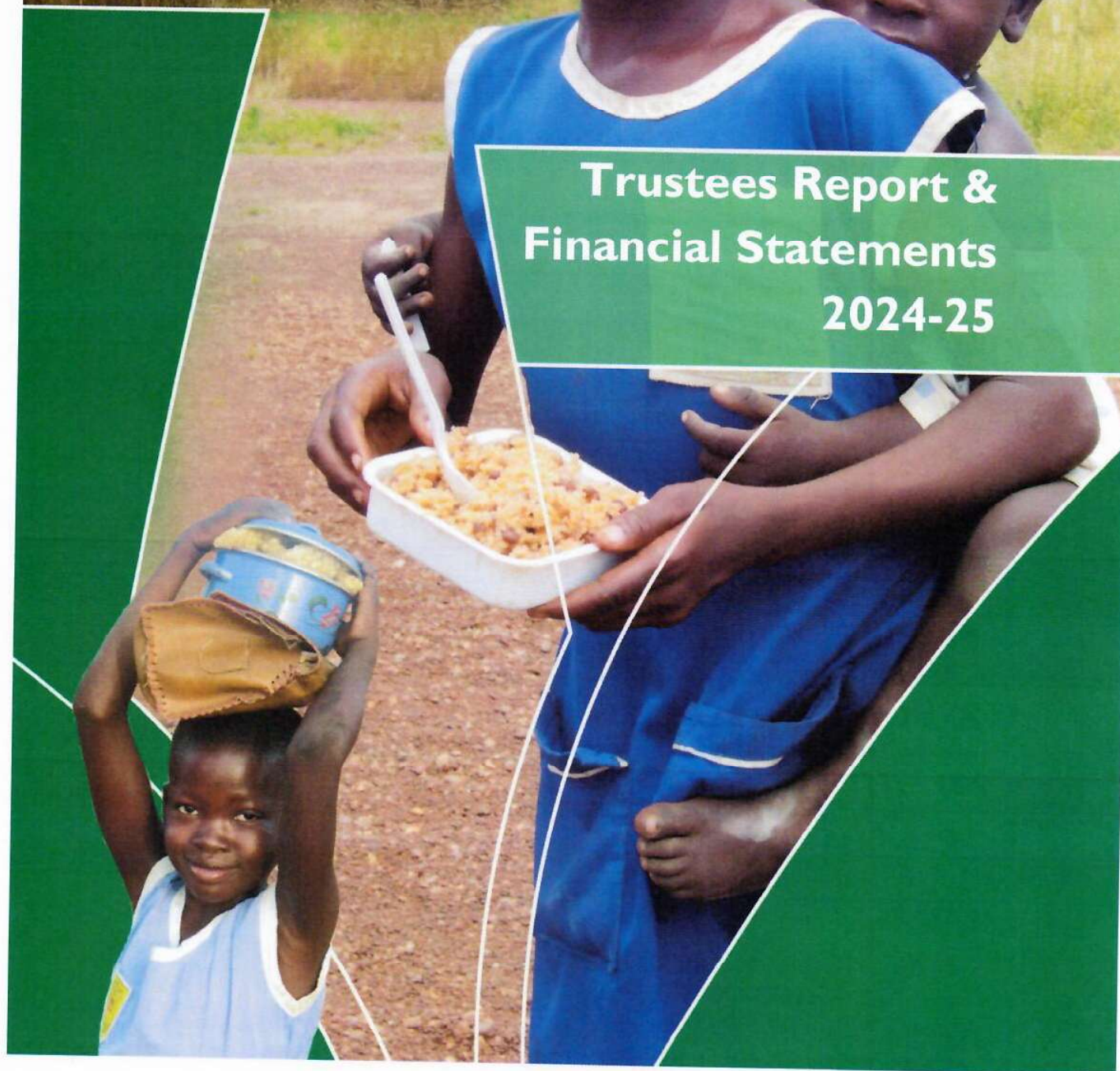
# Accounts

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**Savannah**  
Education Trust

**Trustees Report &  
Financial Statements  
2024-25**





**SAVANNAH EDUCATION TRUST**  
**REPORT & FINANCIAL STATEMENTS**

**Year ended 5 April 2025**

Charity name: Savannah Education Trust

Address: 58 Appledore Gardens  
Lindfield  
West Sussex RH16 2EU

Trustees: Paul Ramsbottom (Chair)  
Richard Cooper  
Howard Hickman  
Stephen Ramsbottom  
Matthew Roe  
Helen Skelton

Charity number: 1104896

Website: [www.savannahtrust.org](http://www.savannahtrust.org)

## **TRUSTEES' REPORT**

### **Objectives and activities**

#### *Governance*

The Savannah Education Trust is a charitable trust governed by a trust deed dated 23 June 2004. Apart from the founder Trustees, any Trustees are appointed or reappointed for a term of three years by a resolution of Trustees.

The work of the Trust in Ghana is managed by Alfred Sogsuo (who leads a small team based in Lawra), and the Trust works in partnership with the local tribal leadership and district government. The management of our schools is through a Committee drawn from the church and the local village community, and the ongoing cost of the majority of our teaching staff is funded by the Ghanaian government through the Ghana Education Service.

#### *Objectives*

The charity's objectives are the advancement of education and the relief of poverty of people living in Ghana. In particular, the charity provides an education for some of the most disadvantaged children in Upper West Region (Ghana's most impoverished region) by:

- building and running Christian primary schools in rural villages which currently have little or no access to education.
- providing essential resources for schools which are not provided by government. This includes physical resources (e.g. borehole, books) and a targeted programme for teachers (a teacher training programme to ensure a steady supply of qualified teachers).
- educating every child in each village in which the Trust works, no matter how poor, whether girl or boy, whatever their disadvantage, disability or religion.
- tailoring, where possible, the education to suit the particular needs of children in this region.

The projects are managed at the local level by local people. Savannah Education Trust works in close collaboration with Ghanaian partners: the Baptist church, the local Municipal Education Directorate, tribal leadership and parents. The schools are embedded within the Ghana Education Service (GES), who have the ongoing responsibility for teachers' wages,

basic school resources and inspecting the quality of teaching. Savannah Education Trust is fully committed to safeguarding the welfare of all children and young people with whom it comes into contact. The schools which we create and run are government schools and the immediate responsibility for safeguarding therefore sits with GES. Our own staff are committed to these principles and work closely with government officials and teaching staff who have overall responsibility for child protection issues. Our safeguarding policy is publicly available. We continue to organise safeguarding conferences for our staff (and other educational staff in the area).

### Activities

The villages in which the charity works are in the savannah countryside clustered around the market town of Lawra in Ghana's Upper West Region. Our first Christian primary school was opened in the village of Bagri during Autumn 2006 and we currently have ten schools, namely (in order of construction): Bagri, Gberi, Pavuu, Mettoh, Korh, Tungan-Zagkpee, Boo, Baapari, Danko-Buree and Lyssah. In summer 2024, our tenth school was formally opened in the village of Lyssah.

Alongside the day-to-day business of school life across busy schools, the year was also one of continued building work.

In our existing school at **Danko-Buree** there was a need to provide a Junior High School (i.e. loosely similar to what in the UK would be called senior school, running from age 11 to 14). During the financial year, the building work at Danko-Buree was complete and the Junior High School is now opened to pupils.

In our most remote villages, the challenge of attracting and retaining teachers remains a very real one. As funds allow, the Trust is therefore providing accommodation for teachers and their families. During the year, work took place to provide accommodation at Boo (as mentioned in last year's report) and Korh.

A **feeding programme**, providing a meal for each schoolchild each day, has been an important part of our activities since we started. In this region, children are used around the home and in the fields to help with domestic chores and farming. A meal helps to ease acute pressure on families and encourages them to release children from this type of work. Increasingly, the Ghanaian government is taking over the responsibility of this element of our work.



Lunch for children attending Junior High Schools has until now not been part of the government's programme and so remains the responsibility of the charity.

The Trust is supporting the schools (and indeed the whole district) through a **teacher training programme**. Many schools, particularly in rural locations, struggle to attract qualified teachers. This is compounded by the fact that many qualified teachers choose to work in more affluent areas of Ghana. The scholarships have been given on the understanding that, once training is completed, the teacher will return to work in Lawra Municipality, Upper West Region. The Trust is also currently complementing the government-funded teachers with a number of additional teachers, on short-term contracts, to support teaching across our schools.

The recently constructed **teacher training and conference centre** in the market town of **Lawra** continues to be well utilised as a training and resource centre. Life as a teacher in a village school can often be lonely. The centre has become a gathering place for sharing experiences and for more formal learning. It also houses resources – both digital and traditional – to support staff.

The centre forms a central element of our ambition to maintain a high standard of education in our schools and provide support to our teaching and ancillary staff. Alongside the centre a small number of guest rooms have been constructed. These are already proving useful as we have increasing numbers of visitors to the schools (both from within and without Ghana). They are also proving to be a modest source of income in the future (given the general lack of accommodation available in this remote area). We continue to work with the UK NGO, PEAS, working together to improve the quality of education at the schools (see <https://www.peas.org.uk/countries/ghana/> for more about this partnership).

Across all of the Savannah schools and facilities, there is an **ongoing maintenance programme**, including painting. This continued during the year.

During the year, the Trust marked its 20<sup>th</sup> anniversary. Two decades after the work started, the impact of the work is striking and evident. The village schools provided by the Trust have given an opportunity for education that was not available before. An education in these villages is not primarily about job opportunities – but improvement to the quality of life: from farming improvements to learning simple hygiene lessons. The Trust can point, for example,

to the evidence that education produces an improvement in farming and a reduction in child mortality. Nonetheless, many of the children in our rural schools have gone on to further education and training (often with support from Savannah).

For a long time, the team in Ghana have felt that there is a real need for vocational training – to help children who leave school at 14 who wish to develop a skill or craft, and perhaps eventually set up a small business. During the year, a project to construct a Technical High School was launched. A plot of land has been purchased for this purpose on the edge of Lawra. During the year there were a couple of visits by UK trustees to Ghana to hold planning meetings with the team to work through the logistics of the project. God willing, we hope to begin in relatively modest fashion with three subjects: dressmaking (textiles), electrical engineering, and welding. The cluster of school buildings required will therefore be more complex than our existing schools and will include simple workshops alongside the classrooms. As with our existing schools, we plan to provide a meal for each student each day. There is scope to expand according to demand.

In order to communicate the work to supporters, some short films were produced during the year. These are available on the Trust's website ([www.savannahtrust.org](http://www.savannahtrust.org)).

### *Funding*

The Savannah Education Trust is extremely grateful to supporters who have generously funded its work during the last year.

Without this support, our ongoing activities would not have been possible. It has been a source of much encouragement to trustees and the executive team during the year. We continue also to acknowledge, with gratitude, the kind voluntary help that we have received.

Income in the year totalled £253,323 the majority of which was voluntary income. We continue to find regular, pledged income through direct debits particularly helpful in planning future activities.

The level of surplus or deficit varies year to year. This is, to a considerable extent, based on the capital infrastructure investment in any given year. After a number of years of surpluses, this year we report a deficit of £109,073.



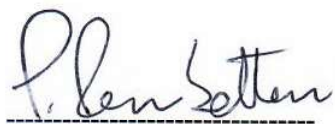
Reserves policy and future plans

Trustees have reviewed the charity's need for reserves in line with the guidance issued by the Charity Commission.

The reserves are held for three purposes. First, Trustees deem it prudent to hold contingency funds to cover the costs of the future maintenance of schools and associated buildings. There is therefore a growing need as our school network has expanded to ten schools. Secondly, we have the ambition of expanding into further villages. The speed of expansion into new villages will be dictated to a considerable extent by availability of funds, particularly as funding is also needed to continue the work in existing villages. In addition, and as mentioned above, the Trust has plans to create a Technical High School as well as to continue its programme of providing accommodation in our most remote villages. Thirdly, as well as these planned and potential capital projects, the charity continues to have considerable ongoing costs, particularly for the feeding and teacher training programmes. We are very conscious that the annual recurrent costs are increasing year by year, not least as the schools reach pupil capacity. Both the level of inflation and the exchange rate between Ghanaian cedi and UK pounds are unpredictable. It is helpful to hold at least one year's worth of the charity's core costs (i.e. staff and core programmes) in reserve.

The Trustees have nominally designated £125,000 from the reserves towards these future capital costs and £75,000 towards maintenance costs. On 5 April 2025 the charity held reserves (net of these funds nominally designated for capital projects and maintenance) of £217,109.

**Approved by Trustees and signed on their behalf**

  
\_\_\_\_\_

Date: 16 January 2026

### **Independent examiner's report to the trustees**

I report on the accounts of the Trust for the year ended 5 April 2025, which are set out on pages 10 to 16.

#### *Respective responsibilities of trustees and examiner*

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### *Basis of independent examiner's report*

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

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the following requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or



(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: THOMAS MAEN

Relevant professional qualification or body: ACA (ICAEW)

Address: MILL WTTAGE, UPPER VENTHAM MILL COTW

Date: 29/1/2026 HOLYBOURNE HANTS GU34 4EP

**SAVANNAH EDUCATION TRUST**

**Statement of Financial Activities for the year ended 5 April 2025**

**(including Income and Expenditure Account)**

|                                         | Note | Unrestricted<br>Funds | Restricted<br>Funds | 2025<br>Total Funds<br>(£) | 2024<br>Total<br>Funds (£) |
|-----------------------------------------|------|-----------------------|---------------------|----------------------------|----------------------------|
| <i>Voluntary income</i>                 |      |                       |                     |                            |                            |
| Donations                               |      | 131,320               | -                   | 131,320                    | 210,971                    |
| Direct debit contributions              |      | 82,078                | -                   | 82,078                     | 84,155                     |
| Gift aid                                |      | 17,627                | -                   | 17,627                     | 15,405                     |
| Legacies                                |      | 8,592                 | -                   | 8,592                      | 9,191                      |
|                                         |      | 239,617               | -                   | 239,617                    | 319,722                    |
| <i>Other income</i>                     |      |                       |                     |                            |                            |
| Interest received                       | 2    | 13,706                | -                   | 13,706                     | 14,962                     |
| Total incoming resources                |      | 253,323               | -                   | 253,323                    | 334,684                    |
| <i>Resources Expended</i>               |      |                       |                     |                            |                            |
| Cost of Generating Funds                |      |                       |                     |                            |                            |
| Newsletters and circulars (incl. film)  |      | 10,528                | -                   | 10,528                     | 2,861                      |
| <i>Direct Charitable Expenditure</i>    |      |                       |                     |                            |                            |
| Building projects                       | 3    | 111,283               | -                   | 111,283                    | 96,759                     |
| Pupil feeding programme                 |      | 45,191                | -                   | 45,191                     | 39,403                     |
| Teacher training scholarships           |      | 42,352                | -                   | 42,352                     | 20,701                     |
| Transport                               |      | 10,025                | -                   | 10,025                     | 10,993                     |
| Building maintenance & resources        |      | 39,514                | -                   | 39,514                     | 30,862                     |
| Staffing costs in Ghana                 |      | 69,317                | -                   | 69,317                     | 82,914                     |
|                                         |      | 317,682               | -                   | 317,682                    | 281,632                    |
| <i>Support Costs</i>                    |      |                       |                     |                            |                            |
| Trips to Ghana                          |      | 9,080                 | -                   | 9,080                      | 5,108                      |
| Admin – Ghana                           |      | 9,847                 | -                   | 9,847                      | 14,416                     |
| Admin - UK                              | 4    | 4,393                 | -                   | 4,393                      | 3,920                      |
| Depreciation                            |      | 8,808                 | -                   | 8,808                      | 8,807                      |
| Exchange difference                     |      | 2,058                 | -                   | 2,058                      | 4,360                      |
|                                         |      | 34,186                | -                   | 34,187                     | 36,611                     |
| Total resources expended                |      | 362,396               | -                   | 362,396                    | 321,105                    |
| Net income / (expenditure) for the year |      | (109,073)             | -                   | (109,073)                  | 13,579                     |
| Total funds brought forward             |      | 526,182               | -                   | 526,182                    | 512,603                    |
| Total funds carried forward             |      | 417,109               | -                   | 417,109                    | 526,182                    |

# SAVANNAH EDUCATION TRUST

## Balance Sheet as at 5 April 2025

|                                                 | Note | 2025<br>£      | 2024<br>£      |
|-------------------------------------------------|------|----------------|----------------|
| <b>Fixed assets</b>                             |      |                |                |
| Tangible assets                                 | 5    | 37,574         | 16,807         |
| <b>Current assets</b>                           |      |                |                |
| Cash and bank balances                          | 6    | 367,064        | 497,604        |
| Loans to staff                                  |      | 12,471         | 11,771         |
| Creditors - amounts falling due within one year |      | 0              | 0              |
| <b>Net current assets</b>                       |      | 379,535        | 509,375        |
| <b>Total assets less current liabilities</b>    |      | <u>417,109</u> | <u>526,182</u> |
| <b>The funds of the charity</b>                 |      |                |                |
| Restricted funds                                |      | 0              | 0              |
| Unrestricted funds                              |      | 417,109        | 526,182        |
| <b>Total charity funds</b>                      |      | <u>417,109</u> | <u>526,182</u> |



**NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR  
ENDED 5 APRIL 2025**

**1. Accounting policies**

**(a) Basis of preparation**

The financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005), the Charities Act 2011 and applicable UK accounting standards, using the following accounting policies:

**(b) Incoming resources**

Voluntary income including donations, legacies and grants are recognised on receipt. Income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

**(c) Volunteers and donated services and facilities**

The value of services provided by volunteers is not incorporated into these financial statements. We acknowledge, with grateful thanks, the significant contribution made by volunteers (both in the UK and Ghana).

**(d) Resources expended**

Liabilities are recognised as resources expended if there is a legal or constructive obligation committing the charity to the expenditure. The irrecoverable amount of VAT is included in the expense to which it relates.

**(e) Depreciation**

During 2011-12 it was decided that depreciation should be provided to write off the cost, less estimated residual values, of assets, over their expected useful lives. Depreciation is calculated on a straight-line basis at 25% per annum. The charity does not capitalise items with a cost below £500.

**(g) School buildings and related assets**

School buildings and related equipment are not capitalised in the financial statements as they are not considered to have any realisable value by the charity. In the event that the charity was not able to continue operations, the intention would be for them to

continue as government schools and with the same governance structure (albeit not supported by the programmes provided by the charity).

(h) Funds structure

The charity has historically had a small number of restricted income funds to account for situations where a donation has been specified for a particular purpose. All other funds are unrestricted income funds.

2. Interest received (£s)

|                  | 2025          | 2024          |
|------------------|---------------|---------------|
| UK accounts      | 13,706        | 14,962        |
| Ghanaian account | -             | -             |
|                  | <u>13,706</u> | <u>14,962</u> |

3. Building projects (£s)

|                            | 2025           | 2024          |
|----------------------------|----------------|---------------|
| Conference/training centre | -              | 27,274        |
| T-Z JHS                    | -              | 38,377        |
| Danko-Buree JHS            | 24,163         | 3,045         |
| Korh teachers' accom       | 12,195         | -             |
| Boo teachers' accom        | 57,335         | 25,320        |
| SET Office                 | 1,364          | -             |
| Technical High School      | 13,521         | -             |
| Electricity                | 876            | 666           |
| Improvements               | <u>1,829</u>   | <u>2,077</u>  |
|                            | <u>111,283</u> | <u>96,759</u> |

4. UK Admin expenses (£s)

UK Admin

|              | <b>2025</b>  | <b>2024</b>  |
|--------------|--------------|--------------|
| Bank charges | 168          | 171          |
| Website      | 636          | 642          |
| Admin        | 1181         | 852          |
| Consultancy  | 210          | 336          |
| CAF fees     | <u>2,198</u> | <u>1,919</u> |
|              | 4,393        | 3,920        |

5. Tangible fixed assets

The pickup and Kia truck have been given a residual value of £1,500

The tipper truck, purchased in 2021, is being depreciated at a rate of 25% per year, less a residual value of £5,000.

A new pickup was purchased in 2024.

|                                   | Pick up truck<br>2024 | Pick up truck | Kia truck | Tipper truck<br>2021 | TOTAL  |
|-----------------------------------|-----------------------|---------------|-----------|----------------------|--------|
|                                   |                       | £             | £         | £                    | £      |
| Cost 6.4.2024                     | -                     | 16,125        | 11,283    | 40,231               | 67,639 |
| Additions                         | 29,575                | -             | -         | -                    | 29,575 |
| Disposals                         | -                     | -             | -         | -                    | -      |
| Cost 5.4.2025                     | 29,575                | 16,125        | 11,283    | 40,231               | 97,214 |
| Depreciation<br>6.4.2024          | -                     | 14,625        | 9,784     | 26,423               | 50,832 |
| Depreciation<br>charge for yr     | -                     | -             | -         | 8,808                | 8,808  |
| Depreciation<br>5.4.2025          | -                     | 14,625        | 9,784     | 35,231               | 59,640 |
| Written down<br>value<br>6.4.2024 | -                     | 1,500         | 1,499     | 13,808               | 16,807 |
| Written down<br>value<br>5.4.2025 | 29,575                | 1,500         | 1,499     | 5,000                | 37,574 |



6. Cash and bank balances

|                                      | 2025    | 2024    |
|--------------------------------------|---------|---------|
| COIF deposit account                 | 71,971  | 102,784 |
| UK current account                   | 13,905  | 58,288  |
| Lloyds savings accounts              | 64,548  | 83,792  |
| Cambridge & Counties                 | 133,531 | 127,781 |
| Redwood                              | 52,623  | 99,611  |
| Cash at bank and in hand<br>in Ghana | 30,486  | 25,348  |
|                                      | <hr/>   | <hr/>   |
|                                      | 367,064 | 497,604 |

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# Accounts

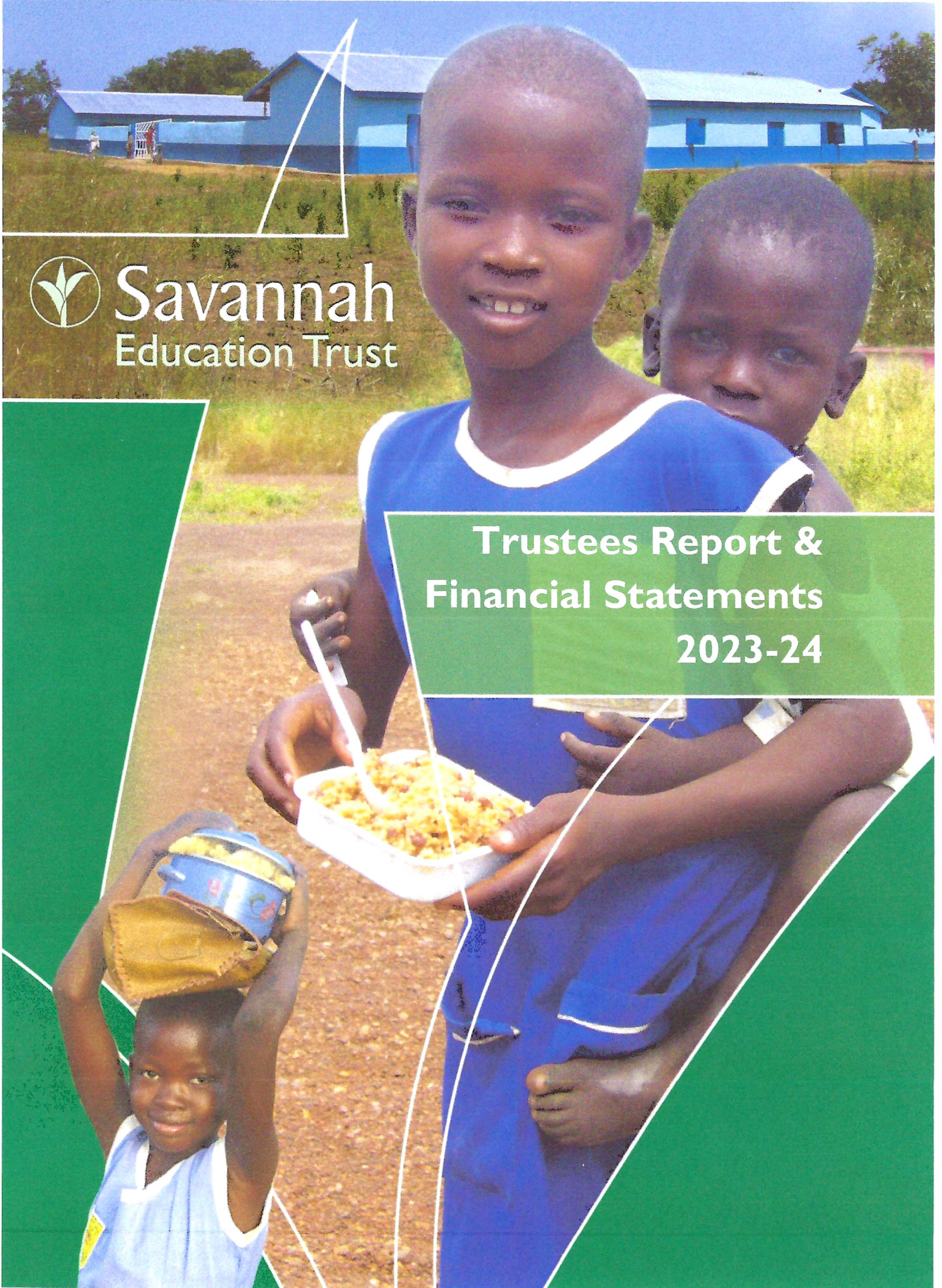
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**Savannah**  
Education Trust

**Trustees Report &  
Financial Statements  
2023-24**





**SAVANNAH EDUCATION TRUST**

**REPORT & FINANCIAL STATEMENTS**

**Year ended 5 April 2024**



Charity name: Savannah Education Trust

Address: 58 Appledore Gardens  
Lindfield  
West Sussex RH16 2EU

Trustees: Paul Ramsbottom (Chair)  
Richard Cooper  
Howard Hickman  
Stephen Ramsbottom  
Matthew Roe (from 31 January 2024)  
Helen Skelton (from 31 January 2024)

Charity number: 1104896

Website: [www.savannahtrust.org](http://www.savannahtrust.org)

## **TRUSTEES' REPORT**

### **Objectives and activities**

#### *Governance*

The Savannah Education Trust is a charitable trust governed by a trust deed dated 23 June 2004. Apart from the founder Trustees, any Trustees are appointed or reappointed for a term of three years by a resolution of Trustees. During the year, two new trustees were appointed to support the expanding work: Helen Skelton (a teacher and Head of Science at a successful UK secondary school) and Matthew Roe (currently undertaking postgraduate research at the University of Oxford).

The work of the Trust in Ghana is managed by Alfred Sogsuo (who leads a small team based in Lawra), and the Trust works in partnership with the local tribal leadership and district government. The management of our schools is through a Committee drawn from the church and the local village community and the ongoing cost of the majority of our teaching staff is funded by the Ghanaian government through the Ghana Education Service.

#### *Objectives*

The charity's objectives are the advancement of education and the relief of poverty of people living in Ghana. In particular, the charity provides an education for some of the most disadvantaged children in Upper West Region (Ghana's most impoverished region) by:

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- educating every child in each village in which the Trust works, no matter how poor, whether girl or boy, whatever their disadvantage, disability or religion.
- tailoring, where possible, the education to suit the particular needs of children in this region.

The projects are managed at the local level by local people. Savannah Education Trust works in close collaboration with Ghanaian partners: the Baptist church, the local Municipal Education Directorate, tribal leadership and parents. The schools are embedded within the Ghana Education Service (GES), who have the ongoing responsibility for teachers' wages, basic school resources and inspecting the quality of teaching. Savannah Education Trust is fully committed to safeguarding the welfare of all children and young people with whom it comes into contact. The schools which we create and run are government schools and the immediate responsibility for safeguarding therefore sits with GES. Our own staff are committed to these principles and work closely with government officials and teaching staff who have overall responsibility for child protection issues. Our safeguarding policy is publicly available. We continue to organise safeguarding conferences for our staff (and other educational staff in the area).

### Activities

At the end of the calendar year (2023), Pastor Charles Karbo retired. He had led the work in Ghana from the start of Savannah's activities, and the trustees pay tribute to him for his leadership across many years. He remains a valuable source of wisdom and advice for the team. Following a competitive recruitment process, Alfred Sogsuo was appointed as Country Manager. He had previously held the position of accountant and assistant Country Manager for Savannah Education Trust.

The villages in which the charity works are in the savannah countryside clustered around the market town of Lawra in Ghana's Upper West Region. Our first Christian primary school was opened in the village of Bagri during Autumn 2006 and we currently have ten schools, namely (in order of construction): Bagri, Gberi, Pavuu, Mettoh, Korh, Tungan-Zagkpee, Boo, Baapari, Danko-Buree and Lyssah.

Alongside the day-to-day business of school life across busy schools, the year was also one of continued building work.

In our existing schools at **Tungan-Zagkpee** and **Danko-Buree** there was a need to provide Junior High Schools (i.e. loosely similar to what in the UK would be called senior school, running from age 11 to 14). During the year, the building work, for the new JHS at Tungan-Zagkpee was completed, and work was started at Danko-Buree.



Across all of the Savannah schools, there is an **ongoing maintenance programme** of painting and of rewiring. This continued during the year.

We are pleased that our **new teacher training and conference centre** in Lawra continues to be well utilised – both as an office for Savannah staff and as a training and resource centre. Life as a teacher in a village school can often be lonely. The centre has become a gathering place for sharing experiences and for more formal learning. It also houses resources – both digital and traditional – to support staff.

The centre forms a central element of our ambition to maintain a high standard of education in our schools and provide support to our teaching and ancillary staff. The multi-purpose facility has been used as a Savannah office for our staff from 2021. Alongside the centre a small number of guest rooms have been constructed. These are already proving useful for the centre, and may also be a source of income in the future (given the general lack of accommodation available in this remote area). We continue to work with a UK NGO, PEAS, working together to improve the quality of education at the schools (see <https://www.peas.org.uk/countries/ghana/> for more about this partnership).

A **feeding programme**, providing a meal for each schoolchild each day, has been an important part of our activities since we started. In this region, children are used around the home and in the fields to help with domestic chores and farming. A meal helps to ease acute pressure on families, and encourages them to release children from this type of work. Increasingly, the Ghanaian government is taking over the responsibility of this element of our work. Lunch for children attending Junior High Schools has until now not been part of the government's programme and so remains the responsibility of the charity.

The Trust is supporting the schools (and indeed the whole district) through a **teacher training programme**. Many schools, particularly in rural locations, struggle to attract qualified teachers. This is compounded by the fact that many qualified teachers choose to work in more affluent areas of Ghana. The scholarships have been given on the understanding that, once training is completed, the teacher will return to work in Lawra Municipality, Upper West Region. It is the intention that the new teacher training centre will complement this programme, not least with continuing professional development.



As funds allow, we aim to provide **accommodation for teachers and their families** alongside our schools. The first such provision was under construction at **Boo** during the year (chosen because it is one of the furthest schools away from the market town of Lawra).

Nearly 20 years after we started the work, the impact on the village that we work in is evident. An education in these villages is not primarily about job opportunities – but improvement to the quality of life: from farming improvements to learning simple hygiene lessons. The Trust can point, for example, to the evidence that education produces an improvement in farming and a reduction in child mortality. Nonetheless, many of the children in our rural schools have gone on to further education and training (often with the help of Savannah). For a long time, the team in Ghana have felt that there is a real need for vocational training – to help children who leave school at 14 who wish to develop a skill or craft, and perhaps eventually set up a small business. We are therefore hoping, if the Lord will, to build what is known as a ‘Technical High School’ and have identified a plot of land on the edge of the market town of Lawra. The intention is to start relatively small with practical skills such as construction, carpentry or electrical skills. The local government are supportive of the venture.

### Funding

The Savannah Education Trust is extremely grateful to supporters who have generously funded its work during the last year.

Without this support, our ongoing activities would not have been possible. It has been a source of much encouragement to trustees and the executive team during the year. We continue also to acknowledge, with gratitude, the kind voluntary help that we have received.

Income in the year totalled £334,684 the majority of which was voluntary income. We continue to find regular, pledged income through direct debits particularly helpful in planning future activities. We are also very grateful to have received a number of grants from grant-making charities during the year.

The level of surplus or deficit varies year to year, largely depending on the capital infrastructure investment in any given year. This year we report a surplus of £13,579.

### Reserves policy and future plans

Trustees have reviewed the charity's need for reserves in line with the guidance issued by the Charity Commission.

The reserves are held for three purposes. First, Trustees deem it prudent to hold contingency funds to cover the costs of the future maintenance of schools and associated buildings. There is therefore a growing need as our school network has expanded to ten schools. Secondly, we have the ambition of expanding into further villages. The speed of expansion into new villages will be dictated to a considerable extent by availability of funds, particularly as funding is also needed to continue the work in existing villages. In addition, and as mentioned above, the Trust has plans to create a Technical High School. Thirdly, as well as these planned and potential capital projects, the charity continues to have considerable ongoing costs, particularly for the feeding and teacher training programmes. We are very conscious that the annual recurrent costs are increasing year by year, not least as the schools reach pupil capacity. It is helpful to hold at least one year's worth of the charity's core costs (i.e. staff and core programmes) in reserve.

The Trustees have nominally designated £125,000 from the reserves towards these future capital costs and £75,000 towards maintenance costs. On 5 April 2024 the charity held reserves (net of these funds nominally designated for capital projects and maintenance) of £326,182.

**Approved by Trustees and signed on their behalf**

  
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Date: 31 December 2024

## **Independent examiner's report to the trustees**

I report on the accounts of the Trust for the year ended 5 April 2024 which are set out on pages 10 to 16.

### *Respective responsibilities of trustees and examiner*

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### *Basis of independent examiner's report*

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

## **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the following requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T. A. L.

Name: THOMAS MAIN ACA (ICAEU)

Relevant professional qualification or body:

Address: MILL COTTAGE, UPPER WEATHAM MILL LANE

Date: 27/1/25 HOLYBONE, HANTS, GU34 4EP



# SAVANNAH EDUCATION TRUST

## Statement of Financial Activities for the year ended 5 April 2024 (including Income and Expenditure Account)

|                                         | Note | Unrestricted<br>Funds | Restricted<br>Funds | 2024<br>Total<br>Funds (£) | 2023<br>Total<br>Funds (£) |
|-----------------------------------------|------|-----------------------|---------------------|----------------------------|----------------------------|
| <i>Voluntary income</i>                 |      |                       |                     |                            |                            |
| Donations                               |      | 210,971               | -                   | 210,971                    | 239,417                    |
| Direct debit contributions              |      | 84,155                | -                   | 84,155                     | 86,412                     |
| Gift aid                                |      | 15,405                | -                   | 15,405                     | 15,991                     |
| Legacies                                |      | 9,191                 | -                   | 9,191                      | -                          |
|                                         |      | 319,722               | -                   | 319,722                    | 341,820                    |
| <i>Other income</i>                     |      |                       |                     |                            |                            |
| Interest received                       | 2    | 14,962                | -                   | 14,962                     | 6,503                      |
| Total incoming resources                |      | 334,684               | -                   | 334,684                    | 348,323                    |
| <i>Resources Expended</i>               |      |                       |                     |                            |                            |
| <i>Cost of Generating Funds</i>         |      |                       |                     |                            |                            |
| Newsletters and circulars               |      | 2,861                 | -                   | 2,861                      | 2,611                      |
| <i>Direct Charitable Expenditure</i>    |      |                       |                     |                            |                            |
| Building projects                       | 3    | 96,759                | -                   | 96,759                     | 167,542                    |
| Pupil feeding programme                 |      | 39,403                | -                   | 39,403                     | 25,375                     |
| Teacher training scholarships           |      | 20,701                | -                   | 20,701                     | 22,583                     |
| Transport                               |      | 10,993                | -                   | 10,993                     | 13,238                     |
| Building maintenance & resources        |      | 30,862                | -                   | 30,862                     | 52,043                     |
|                                         |      | 198,718               | -                   | 198,718                    | 280,781                    |
| <i>Support Costs</i>                    |      |                       |                     |                            |                            |
| Trip to Ghana                           |      | 5,108                 | -                   | 5,108                      | 3,961                      |
| Admin – Ghana (incl. all staffing)      | 4    | 97,331                | -                   | 97,331                     | 74,004                     |
| Admin - UK                              | 5    | 3,920                 | -                   | 3,920                      | 4,514                      |
| Depreciation                            |      | 8,807                 | -                   | 8,807                      | 8,808                      |
| Exchange difference                     |      | 4,360                 | -                   | 4,360                      | (2,400)                    |
|                                         |      | 119,526               | -                   | 119,526                    | 88,887                     |
| Total resources expended                |      | 321,105               | -                   | 321,105                    | 372,279                    |
| Net income / (expenditure) for the year |      | 13,579                | -                   | 13,579                     | (23,956)                   |
| Total funds brought forward             |      | 512,603               | -                   | 512,603                    | 536,559                    |
| Total funds carried forward             |      | 526,182               | -                   | 526,182                    | 512,603                    |

# SAVANNAH EDUCATION TRUST

## Balance Sheet as at 5 April 2024

|                                                 | Note | 2024           | 2023           |
|-------------------------------------------------|------|----------------|----------------|
| <b>Fixed assets</b>                             |      | £              | £              |
| Tangible assets                                 | 6    | 16,807         | 25,614         |
| <b>Current assets</b>                           |      |                |                |
| Cash and bank balances                          | 7    | 497,604        | 486,989        |
| Loans to staff                                  |      | 11,771         |                |
| Creditors - amounts falling due within one year |      | 0              | 0              |
| <b>Net current assets</b>                       |      | 509,375        | 486,989        |
| <b>Total assets less current liabilities</b>    |      | <u>526,182</u> | <u>512,603</u> |
| <b>The funds of the charity</b>                 |      |                |                |
| Restricted funds                                |      | 0              | 0              |
| Unrestricted funds                              |      | 526,182        | 512,603        |
| <b>Total charity funds</b>                      |      | <u>526,182</u> | <u>512,603</u> |

## NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

### 1. Accounting policies

#### (a) Basis of preparation

The financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005), the Charities Act 2011 and applicable UK accounting standards, using the following accounting policies:

#### (b) Incoming resources

Voluntary income including donations, legacies and grants are recognised on receipt. Income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

#### (c) Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. We acknowledge, with grateful thanks, the significant contribution made by volunteers (both in the UK and Ghana).

#### (d) Resources expended

Liabilities are recognised as resources expended if there is a legal or constructive obligation committing the charity to the expenditure. The irrecoverable amount of VAT is included in the expense to which it relates.

#### (e) Depreciation

During 2011-12 it was decided that depreciation should be provided to write off the cost, less estimated residual values, of assets, over their expected useful lives.

Depreciation is calculated on a straight-line basis at 25% per annum. The charity does not capitalise items with a cost below £500.

#### (g) School buildings and related assets

School buildings and related equipment are not capitalised in the financial statements as they are not considered to have any realisable value by the charity. In the event that the charity was not able to continue operations, the intention would be for them to

continue as government schools and with the same governance structure (albeit not supported by the programmes provided by the charity).

(h) Funds structure

The charity has historically had a small number of restricted income funds to account for situations where a donation has been specified for a particular purpose. All other funds are unrestricted income funds.

2. Interest received (£s)

|                  | <b>2024</b>   | <b>2023</b>  |
|------------------|---------------|--------------|
| UK accounts      | 14,962        | 6,503        |
| Ghanaian account | -             | -            |
|                  | <u>14,962</u> | <u>6,503</u> |

3. Building projects (£s)

|                            | <b>2024</b>   | <b>2023</b>    |
|----------------------------|---------------|----------------|
| Conference/training centre | 27,274        | 67,216         |
| Baapari JHS                | -             | 21,445         |
| T-Z JHS                    | 38,377        | 11,390         |
| Danko-Buree JHS            | 3,045         | -              |
| Lyssah                     | -             | 50,306         |
| Boo teachers' accom        | 25,320        | -              |
| Electricity                | 666           | -              |
| Improvements               | <u>2,077</u>  | <u>17,185</u>  |
|                            | <u>96,759</u> | <u>167,542</u> |

4. Ghana Admin expenses (£s)

|             | <b>2024</b>   | <b>2023</b>   |
|-------------|---------------|---------------|
| Admin       | 14,416        | 12,306        |
| Staff costs | <u>82,914</u> | <u>61,698</u> |
|             | <u>97,330</u> | <u>74,004</u> |



5. UK Admin expenses (£s)

UK Admin

|              | <b>2024</b>  | <b>2023</b>  |
|--------------|--------------|--------------|
| Bank charges | 171          | 174          |
| Website      | 642          | 834          |
| Admin        | 852          | 780          |
| Consultancy  | 336          | 1,077        |
| CAF fees     | <u>1,919</u> | <u>1,649</u> |
|              | 3,920        | 4,514        |

6. Tangible fixed assets

The new pick up and Kia truck have been given a residual value of £1,500

The tipper truck, purchased in 2021, is being depreciated at a rate of 25% per year, less a residual value of £5,000.

|                             | New pick up | Kia truck | New Tipper truck | TOTAL  |
|-----------------------------|-------------|-----------|------------------|--------|
|                             | £           | £         | £                | £      |
| Cost 6.4.2023               | 16,125      | 11,283    | 40,231           | 67,639 |
| Additions                   |             |           |                  |        |
| Disposals                   |             |           |                  | -      |
| Cost 5.4.2024               | 16,125      | 11,283    | 40,231           | 67,639 |
|                             |             |           |                  |        |
| Depreciation 6.4.2023       | 14,625      | 9,784     | 17,616           | 42,025 |
| Depreciation charge for yr  | -           | -         | 8,807            | 8,807  |
| Depreciation 5.4.2024       | 14,625      | 9,784     | 26,423           | 50,832 |
|                             |             |           |                  |        |
| Written down value 6.4.2023 | 1,500       | 1,499     | 22,615           | 25,614 |
| Written down value 5.4.2024 | 1,500       | 1,499     | 13,808           | 16,807 |

7. Cash and bank balances

|                                      | 2024           | 2023           |
|--------------------------------------|----------------|----------------|
| COIF deposit account                 | 102,784        | 122,441        |
| UK current account                   | 58,288         | 23,456         |
| Lloyds savings accounts              | 83,792         | 65,480         |
| Cambridge & Counties                 | 127,781        | 122,611        |
| Redwood                              | 99,611         | 121,319        |
| Cash at bank and in hand<br>in Ghana | 25,348         | 31,682         |
| Cash in transit to Ghana             | -              | -              |
|                                      | <u>497,604</u> | <u>486,989</u> |

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# Accounts

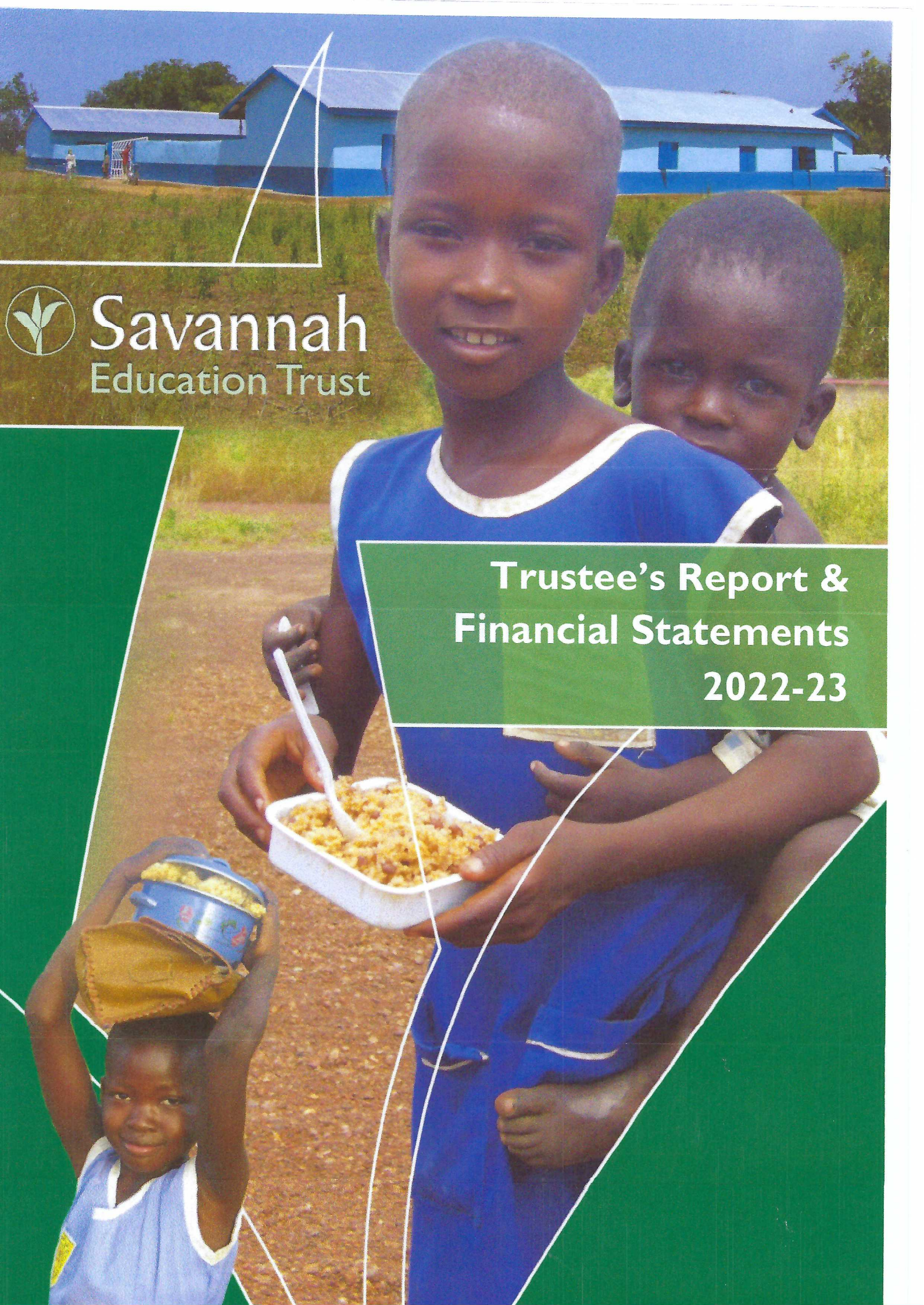
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**Savannah**  
Education Trust

**Trustee's Report &  
Financial Statements  
2022-23**





**SAVANNAH EDUCATION TRUST**

**REPORT & FINANCIAL STATEMENTS**

**Year ended 5 April 2023**

Charity name: Savannah Education Trust

Address: 58 Appledore Gardens  
Lindfield  
West Sussex RH16 2EU

Trustees: Paul Ramsbottom (Chair)  
Richard Cooper  
Howard Hickman  
Stephen Ramsbottom

Charity number: 1104896

Website: [www.savannahtrust.org](http://www.savannahtrust.org)

## **TRUSTEES' REPORT**

### **Objectives and activities**

#### *Governance*

The Savannah Education Trust is a charitable trust governed by a trust deed dated 23 June 2004. Apart from the founder Trustees, any Trustees are appointed or reappointed for a term of three years by a resolution of Trustees. The work of the Trust in Ghana is managed by Pastor Charles Karbo (who leads a small team based in Lawra), and the Trust works in partnership with the local tribal leadership and district government. The management of our schools is through a Committee drawn from the church and the local village community and the ongoing cost of teaching staff is funded by the Ghanaian government through the Ghana Education Service.

#### *Objectives*

The charity's objectives are the advancement of education and the relief of poverty of people living in Ghana. In particular, the charity provides an education for some of the most disadvantaged children in Upper West Region (Ghana's most impoverished region) by:

- building and running Christian primary schools in rural villages which currently have little or no access to education.
- providing essential resources for schools which are not provided by government. This includes physical resources (e.g. borehole, books) and a targeted programme for teachers (a teacher training programme to ensure a steady supply of qualified teachers).
- educating every child in each village in which the Trust works, no matter how poor, whether girl or boy, whatever their disadvantage, disability or religion.
- tailoring, where possible, the education to suit the particular needs of children in this region.

The projects are managed at the local level by local people. Savannah Education Trust works in close collaboration with Ghanaian partners: the Baptist church, the local Municipal Education Directorate, tribal leadership and parents. The schools are embedded within the Ghana Education Service (GES), who have the ongoing responsibility for teachers' wages,



basic school resources and inspecting the quality of teaching. Savannah Education Trust is fully committed to safeguarding the welfare of all children and young people with whom it comes into contact. The schools which we create and run are government schools and the immediate responsibility for safeguarding therefore sits with GES. Our own staff are committed to these principles and work closely with government officials and teaching staff who have overall responsibility for child protection issues. Our safeguarding policy is publicly available. We continue to organise safeguarding conferences for our staff (and other educational staff in the area).

### Activities

The villages in which the charity works are in the savannah countryside clustered around the market town of Lawra in Ghana's Upper West Region. Our first Christian primary school was opened in the village of Bagri during Autumn 2006 and we currently have ten schools, namely (in order of construction): Bagri, Gberi, Pavuu, Mettoh, Korh, Tungan-Zagkpee, Boo, Baapari, Danko-Buree and Lyssah.

Alongside the day-to-day business of school life across busy schools, the year was also one of exceptional capital projects and continued building work.

During the year construction work was completed to create a new school in the village of **Lyssah**. Lyssah is a remote village, even for this region of scattered rural settlements. It is on the northern edge of Lawra municipality and hence this school –our tenth – is the furthest away from the market town of Lawra.

In our existing schools at **Baapari** and **Tungan-Zagkpee** there was a need to provide a Junior High School (i.e. loosely similar to what in the UK would be called senior school, running from age 11 to 14). During the year, the building work, for the new JHS at Baapari was completed and work at Tungan-Zagkpee was started.

Across all of the Savannah schools, there is an **ongoing maintenance programme** of painting and of rewiring. A project for improving and mechanising the borehole at Bagri (our first school) was started during the year. By the end of the year, half of the schools had been repainted as part of a planned initiative.

A novel development for Savannah – noted in the report over the past two years - has been the construction of a **new teacher training and conference centre in Lawra**. Building work was virtually completed during the year, and the centre is in use – both as an office for Savannah staff and as a training and resource centre. Life as a teacher in a village school can often be lonely. The centre has become a gathering place for sharing experiences and for more formal learning. It also houses resources – both digital and traditional – to support staff.

The centre forms a central element of our ambition to maintain a high standard of education in our schools and provide support to our teaching and ancillary staff. The multi-purpose facility has been used as a Savannah office for our staff from 2021. Alongside the centre a small number of guest rooms have been constructed. These are already proving useful for the centre, and may also be a source of income in the future (given the general lack of accommodation available in this remote area).

To accompany the physical infrastructure, two major developments took place to support the **continued improvement of teaching and learning in our schools**. First, at the end of the previous financial year, we appointed a School Improvement Officer to work across all of our school sites. Secondly, we started working with another UK NGO, PEAS, about imaginative ways to improve the quality of education at the schools. See <https://www.peas.org.uk/countries/ghana/> for more about this partnership.

A **feeding programme**, providing a meal for each schoolchild each day has been an important part of our activities since we started. In this region, children are used around the home and in the fields to help with domestic chores and farming. A meal helps to ease acute pressure on families, and encourages them to release children from this type of work. Increasingly, the Ghanaian government is taking over the responsibility of this element of our work. Lunch for children attending Junior High Schools has until now not been part of the government's programme and so remains the responsibility of the charity.

The Trust is supporting the schools (and indeed the whole district) through a **teacher training programme**. Many schools, particularly in rural locations, struggle to attract qualified teachers. This is compounded by the fact that many qualified teachers choose to work in more affluent areas of Ghana. The scholarships have been given on the understanding that, once training is completed, the teacher will return to work in Lawra Municipality, Upper West



Region. It is the intention that the new teacher training centre will complement this programme, not least with continuing professional development.

During the year, the decision was made to support teachers further by building, as funds allow, **accommodation for teachers and their families** alongside our schools. The first such provision is likely to be at **Boo**, chosen because it is one of the furthest schools away from the market town of Lawra.

Over 15 years after the work started, the villages in which we work are being transformed. It remains very moving to hear of stories of individual lives transformed. One example is Oliver who was only a small child when our first school opening in Bagri. Living in a simple mud hut, neither of his parents had enjoyed any education. He was part of the third cohort of students proudly to walk to our new school in Bagri every day. Having completed his schooling, he took a plumbing course – and now works helping to run a small plumbing business in Lawra.

Different local stakeholders have different (although complementary) motivations for supporting the work. For the church, one of their prayers has long been that the schools will help support their local churches. It is therefore very moving to attend Bagri Church, and to see large numbers of educated young people. This is personified by Oliver, who takes the early morning Bible Study – and (on one recent occasion when trustees attended) gave an excellent talk speaking fluently in both Dagaari and English.

### Funding

The Savannah Education Trust is extremely grateful to supporters who have generously funded its work during the last year.

Without this support, our ongoing activities would not have been possible. It has been a source of much encouragement to trustees and the executive team during the year. We continue also to acknowledge, with gratitude, the kind voluntary help that we have received.

Income in the year totalled £348,323 the majority of which was voluntary income. We continue to find regular, pledged income through direct debits particularly helpful in planning future activities. We are also very grateful to have received a number of grants from grant-making charities during the year.

The level of surplus or deficit varies year to year, largely depending on the capital infrastructure investment in any given year. This year we report a deficit for the year of £23,955.

#### Reserves policy and future plans

Trustees have reviewed the charity's need for reserves in line with the guidance issued by the Charity Commission.

The reserves are held for three purposes. First, Trustees deem it prudent to hold contingency funds to cover the costs of the future maintenance of schools and associated buildings. There is therefore a growing need as our school network expands to ten schools. Secondly, we have the ambition of expanding into further villages (including, for the year ahead, the completion of a new school in Lyssah). The speed of expansion into new villages will be dictated to a considerable extent by availability of funds, particularly as funding is also needed to continue the work in existing villages. Thirdly, as well as these planned and potential capital projects, the charity continues to have considerable ongoing costs, particularly for the feeding and teacher training programmes. We are very conscious that the annual recurrent costs are increasing year by year, not least as the schools reach pupil capacity. It is helpful to hold at least one year's worth of the charity's core costs (i.e. staff and core programmes) in reserve.

The key project planned for the next financial years, if the Lord will, is the undertaking of a major new project: a Technical High School.

The Trustees have nominally designated £75,000 from the reserves towards these future capital costs and a similar sum towards maintenance costs. On 5 April 2023 the charity held reserves (net of these funds nominally designated for capital projects and maintenance) of £362,603.

**Approved by Trustees and signed on their behalf**

  
-----

Date: 31 December 2023



### **Independent examiner's report to the trustees**

I report on the accounts of the Trust for the year ended 5 April 2023, which are set out on pages 10 to 16.

#### *Respective responsibilities of trustees and examiner*

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### *Basis of independent examiner's report*

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

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the following requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: T. A. L. THOMAS ALAN MAIN (ACA)

Relevant professional qualification or body: ICAEW.

Address: MILL COTTAGE, UPPER NEATHAM MILL LANE  
HOLYBOURNE, HANTS GU34 4EP

Date: 22/1/24

# SAVANNAH EDUCATION TRUST

## Statement of Financial Activities for the year ended 5 April 2023 (including Income and Expenditure Account)

|                                         | Note | Unrestricted<br>Funds | Restricted<br>Funds | 2023<br>Total<br>Funds (£) | 2022<br>Total<br>Funds (£) |
|-----------------------------------------|------|-----------------------|---------------------|----------------------------|----------------------------|
| <i>Voluntary income</i>                 |      |                       |                     |                            |                            |
| Donations                               |      | 239,417               | -                   | 239,417                    | 251,269                    |
| Direct debit contributions              |      | 86,412                | -                   | 86,412                     | 84,752                     |
| Gift aid                                |      | 15,991                | -                   | 15,991                     | 24,552                     |
| Legacies                                |      | -                     | -                   | -                          | 110,500                    |
|                                         |      | 341,820               | -                   | 341,820                    | 471,073                    |
| <i>Other income</i>                     |      |                       |                     |                            |                            |
| Interest received                       | 2    | 6,503                 | -                   | 6,503                      | 52                         |
| Total incoming resources                |      | 348,323               | -                   | 348,323                    | 471,125                    |
| <i>Resources Expended</i>               |      |                       |                     |                            |                            |
| Cost of Generating Funds                |      |                       |                     |                            |                            |
| Newsletters and circulars               |      | 2,611                 | -                   | 2,611                      | 2,561                      |
| <i>Direct Charitable Expenditure</i>    |      |                       |                     |                            |                            |
| Building projects                       | 3    | 167,542               | -                   | 167,542                    | 100,643                    |
| Pupil feeding programme                 |      | 25,375                | -                   | 25,375                     | 15,851                     |
| Teacher training scholarships           |      | 22,583                | -                   | 22,583                     | 14,414                     |
| Transport                               |      | 13,238                | -                   | 13,238                     | 9,707                      |
| Building maintenance & resources        |      | 52,043                | -                   | 52,043                     | 38,150                     |
|                                         |      | 280,781               | -                   | 280,781                    | 178,765                    |
| <i>Support Costs</i>                    |      |                       |                     |                            |                            |
| Trip to Ghana                           |      | 3,961                 | -                   | 3,961                      | -                          |
| Admin – Ghana (incl. all staffing)      | 4    | 74,004                | -                   | 74,004                     | 70,492                     |
| Admin - UK                              | 5    | 4,514                 | -                   | 4,514                      | 5,231                      |
| Depreciation                            |      | 8,808                 | -                   | 8,808                      | 8,808                      |
| Exchange difference                     |      | (2,400)               | -                   | (2,400)                    | 1,024                      |
|                                         |      | 88,887                | -                   | 88,887                     | 85,555                     |
| Total resources expended                |      | 372,279               | -                   | 372,279                    | 266,881                    |
| Net income / (expenditure) for the year |      | (23,956)              | -                   | (23,956)                   | 204,244                    |
| Total funds brought forward             |      | 536,559               | -                   | 536,559                    | 332,315                    |
| Total funds carried forward             |      | 512,603               | -                   | 512,603                    | 536,559                    |

# SAVANNAH EDUCATION TRUST

## Balance Sheet as at 5 April 2023

|                                                 | Note | 2023<br>£      | 2022<br>£      |
|-------------------------------------------------|------|----------------|----------------|
| <b>Fixed assets</b>                             |      |                |                |
| Tangible assets                                 | 6    | 25,614         | 34,422         |
| <b>Current assets</b>                           |      |                |                |
| Cash and bank balances                          | 7    | 486,989        | 502,137        |
| Creditors - amounts falling due within one year |      | 0              | 0              |
| <b>Net current assets</b>                       |      | 486,989        | 502,137        |
| <b>Total assets less current liabilities</b>    |      | <u>512,603</u> | <u>536,559</u> |
| <b>The funds of the charity</b>                 |      |                |                |
| Restricted funds                                |      | 0              | 0              |
| Unrestricted funds                              |      | 512,603        | 536,559        |
| <b>Total charity funds</b>                      |      | <u>512,603</u> | <u>536,559</u> |



NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
5 APRIL 2023

1. Accounting policies

a) Basis of preparation

The financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005), the Charities Act 2011 and applicable UK accounting standards, using the following accounting policies:

b) Incoming resources

Voluntary income including donations, legacies and grants are recognised on receipt. Income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

c) Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. We acknowledge, with grateful thanks, the significant contribution made by volunteers (both in the UK and Ghana).

d) Resources expended

Liabilities are recognised as resources expended if there is a legal or constructive obligation committing the charity to the expenditure. The irrecoverable amount of VAT is included in the expense to which it relates.

e) Depreciation

During 2011-12 it was decided that depreciation should be provided to write off the cost, less estimated residual values, of assets, over their expected useful lives.

Depreciation is calculated on a straight-line basis at 25% per annum. The charity does not capitalise items with a cost below £500.

g) School buildings and related assets

School buildings and related equipment are not capitalised in the financial statements as they are not considered to have any realisable value by the charity. In the event that the charity was not able to continue operations, the intention would be for them to

continue as government schools and with the same governance structure (albeit not supported by the programmes provided by the charity).

#### h) Funds structure

The charity has historically had a small number of restricted income funds to account for situations where a donation has been specified for a particular purpose. All other funds are unrestricted income funds.

#### 2. Interest received (£s)

|                  | <b>2023</b>  | <b>2022</b> |
|------------------|--------------|-------------|
| UK accounts      | 6,503        | 52          |
| Ghanaian account | -            | -           |
|                  | <u>6,503</u> | <u>52</u>   |

#### 3. Building projects (£s)

|                            | <b>2023</b>   | <b>2022</b> |
|----------------------------|---------------|-------------|
| Conference/training centre | 67,216        | 18,280      |
| Baapari JHS                | 21,445        | 34,514      |
| T-Z JHS                    | 11,390        | -           |
| Danko-Buree                | -             | 13,225      |
| Lyssah                     | 50,306        | 34,624      |
| Electricity                | -             | -           |
| Improvements               | <u>17,185</u> | <u>-</u>    |
|                            | 167,542       | 100,643     |

#### 4. Ghana Admin expenses (£s)

|             | <b>2023</b>   | <b>2022</b>   |
|-------------|---------------|---------------|
| Admin       | 12,306        | 6,200         |
| Staff costs | <u>61,698</u> | <u>64,292</u> |
|             | 74,004        | 70,492        |

5. UK Admin expenses (£s)

UK Admin

|              | <b>2023</b>  | <b>2022</b>  |
|--------------|--------------|--------------|
| Bank charges | 174          | 186          |
| Website      | 834          | 787          |
| Admin        | 780          | 409          |
| Consultancy  | 1,077        | 2,350        |
| CAF fees     | <u>1,649</u> | <u>1,499</u> |
|              | 4,514        | 5,231        |

6. Tangible fixed assets

The new pick up and Kia truck have been given a residual value of £1,500

The tipper truck, purchased in 2021, is being depreciated at a rate of 25% per year, less a residual value of £5,000.

|                             | New pick up | Kia truck | New Tipper truck | TOTAL  |
|-----------------------------|-------------|-----------|------------------|--------|
|                             | £           | £         | £                | £      |
| Cost 6.4.2022               | 16,125      | 11,283    | 40,231           | 67,639 |
| Additions                   |             |           |                  |        |
| Disposals                   |             |           |                  | -      |
| Cost 5.4.2023               | 16,125      | 11,283    | 40,231           | 67,639 |
|                             |             |           |                  |        |
| Depreciation 6.4.2022       | 14,625      | 9,784     | 8,808            | 33,217 |
| Depreciation charge for yr  | -           | -         | 8,808            | 8,808  |
| Depreciation 5.4.2022       | 14,625      | 9,784     | 17,616           | 42,025 |
|                             |             |           |                  |        |
| Written down value 5.4.2022 | 1,500       | 1,499     | 31,423           | 34,422 |
| Written down value 5.4.2023 | 1,500       | 1,499     | 22,615           | 25,614 |



7. Cash and bank balances

|                                      | 2023           | 2022           |
|--------------------------------------|----------------|----------------|
| COIF deposit account                 | 122,441        | 11,035         |
| UK current account                   | 23,456         | 22,722         |
| Lloyds savings accounts              | 65,480         | 284,335        |
| Cambridge & Counties                 | 122,611        | 85,000         |
| Redwood                              | 121,319        | 85,000         |
| Cash at bank and in hand<br>in Ghana | 31,682         | 14,045         |
| Cash in transit to Ghana             | -              | -              |
|                                      | <u>486,989</u> | <u>502,137</u> |

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# Accounts

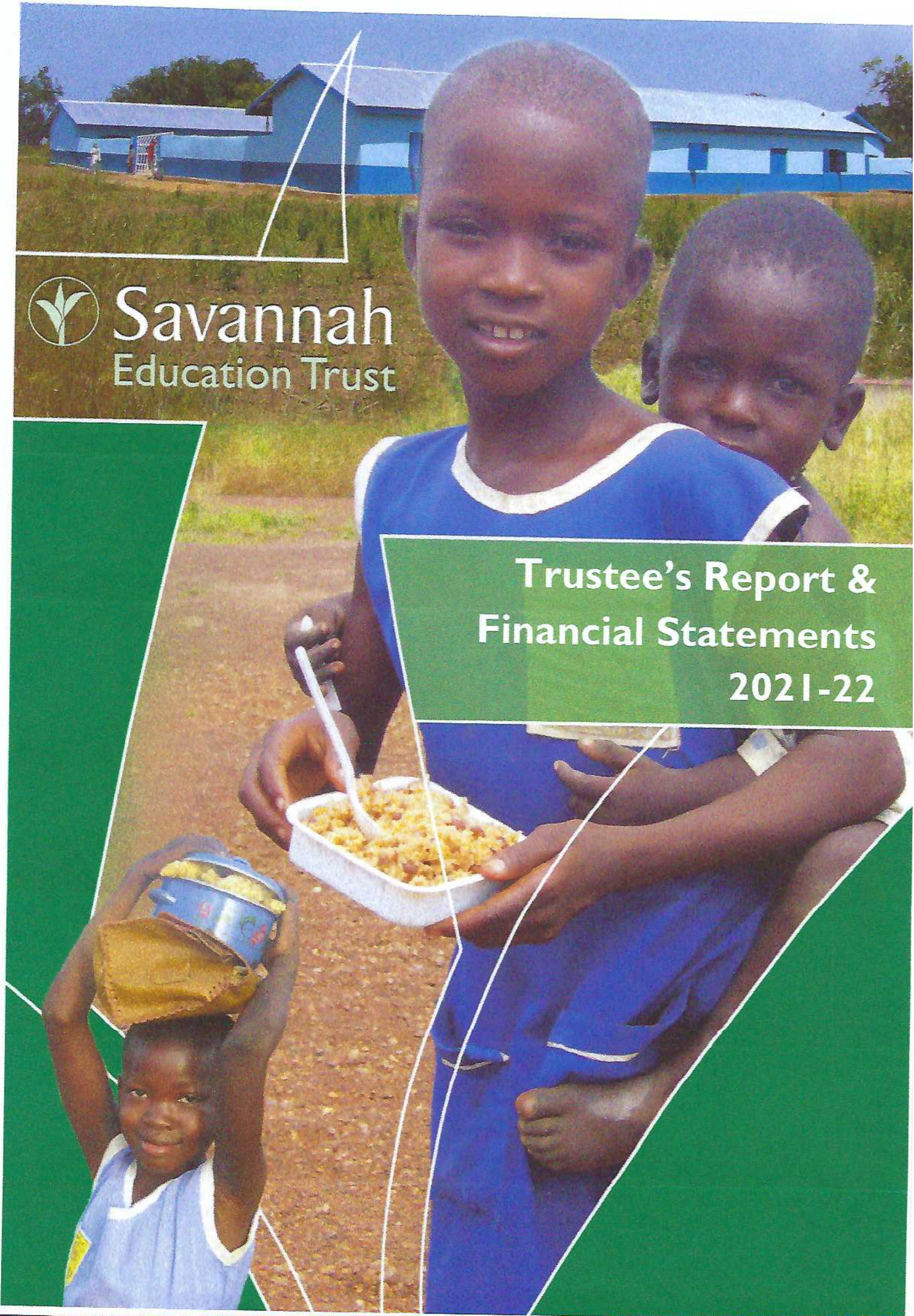
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Savannah  
Education Trust

Trustee's Report &  
Financial Statements  
2021-22





**SAVANNAH EDUCATION TRUST**  
**REPORT & FINANCIAL STATEMENTS**

**Year ended 5 April 2022**



Charity name: Savannah Education Trust

Address: 58 Appledore Gardens  
Lindfield  
West Sussex RH16 2EU

Trustees: Paul Ramsbottom (Chair)  
Richard Cooper  
Howard Hickman  
Stephen Ramsbottom

Charity number: 1104896

Website: [www.savannahtrust.org](http://www.savannahtrust.org)

## **TRUSTEES' REPORT**

### **Objectives and activities**

#### *Governance*

The Savannah Education Trust is a charitable trust governed by a trust deed dated 23 June 2004. Apart from the founder Trustees, any Trustees are appointed or reappointed for a term of three years by a resolution of Trustees. The work of the Trust in Ghana is managed by Pastor Charles Karbo (who leads a small team based in Lawra), and the Trust works in partnership with the local tribal leadership and district government. The management of our schools is through a Committee drawn from the church and the local village community and the ongoing cost of teaching staff is funded by the Ghanaian government through the Ghana Education Service.

#### *Objectives*

The charity's objectives are the advancement of education and the relief of poverty of people living in Ghana. In particular, the charity provides an education for some of the most disadvantaged children in Upper West Region (Ghana's most impoverished region) by:

- building and running Christian primary schools in rural villages which currently have little or no access to education.
- providing essential resources for schools which are not provided by government. This includes physical resources (e.g. borehole, books) and a targeted programme for teachers (a teacher training programme to ensure a steady supply of qualified teachers).
- educating every child in each village in which the Trust works, no matter how poor, whether girl or boy, whatever their disadvantage or disability.
- tailoring, where possible, the education to suit the particular needs of children in this region.

The projects are managed at the local level by local people. Savannah Education Trust works in close collaboration with Ghanaian partners: the Baptist church, the local Municipal Education Directorate, tribal leadership and parents. The schools are embedded within the Ghana Education Service (GES), who have the ongoing responsibility for teachers' wages,

basic school resources and inspecting the quality of teaching. Savannah Education Trust is fully committed to safeguarding the welfare of all children and young people with whom it comes into contact. The schools which we create and run are government schools and the immediate responsibility for safeguarding therefore sits with GES. Our own staff are committed to these principles and work closely with government officials and teaching staff who have overall responsibility for child protection issues. Our safeguarding policy is publicly available. We have organised safeguarding conferences for our staff (and other educational staff in the area).

### Activities

The villages in which the charity works are in the savannah countryside clustered around the market town of Lawra in Ghana's Upper West Region. Our first Christian primary school was opened in the village of Bagri during Autumn 2006 and we currently have nine schools, namely (in order of construction): Bagri, Gberi, Pavuu, Mettoh, Korh, Tungan-Zagkpee, Boo, Baapari and Danko-Buree.

Following the challenges created by the Covid-19 pandemic, the year in question returned to something approaching normal. The schools (as with all schools across Ghana and in line with government guidance) reopened fully in January 2021; the subsequent continued rising costs over the course of the year has put pressures on the already fragile communities in which we work.

Alongside the return of the day-to-day business of school life the year was also one of exceptional projects and continued building work.

In last year's report we noted the construction work to build a school in the village of **Danko-Buree**. During the year this **new school** opened its door to pupils. This is a hugely significant development for the twinned communities of Danko and Buree – villages to the north east of Lawra (on the road to Eremon). The communities had already previously tried to start a fledgling school, although predominantly under trees and without proper teachers.

During the year construction work was undertaken to create a new school in the village of **Lyssah**. Lyssah is a remote village, even for this region of scattered rural settlements. It is on the northern edge of Lawra municipality and hence this school – which will be our tenth – will be the furthest away from the market town of Lawra. Heavy rains during the year made



the start of building work slower than anticipated, but we are thankful to report that the building work was completed after the year end (i.e. in financial year 2022-23).

In our existing school at **Baapari** there was a need to provide a Junior High School (i.e. loosely similar to what in the UK would be called senior school, running from age 11 to 14). By the end of the year, the building work had reached roofing level.

Across all of the Savannah schools, there is an **ongoing maintenance programme** of painting and of rewiring. A project for improving and mechanising the borehole at Bagri (our first school) was instigated during the year.

A novel development for Savannah – noted in the report last year - has been the construction of a **new teacher training and conference centre** in **Lawra**. Building work continued during the year, and was near completion by the end of the year. It is already having significant benefits as a central facility for all of our teachers and headteachers. Life as a teacher in a village school can often be lonely. This will be a gathering place for sharing experiences and for more formal learning. It will also hold resources – both digital and traditional – to help staff. It will form an important element of our ambition to maintain a high standard of education in our schools and provide support to our teaching and ancillary staff. The multi-purpose facility is also being used as a Savannah office for our staff. In January 2021, our staff moved into the new building and in Spring 2021 we held our first teacher training session. Alongside the centre we are constructing a small number of bedrooms which we hope will be useful for the centre, but may also be a source of income in the future (given the general lack of accommodation available in this remote area).

To accompany the physical infrastructure, we were able to appoint toward the end of the financial year a School Improvement Officer and were in active conversation with another major UK NGO about various imaginative ways to keep improving the quality of education at the schools. We hope to report further on this in future annual reports, God willing.

A **feeding programme**, providing a meal for each schoolchild each day has been an important part of our activities since we started. In this region, children are used around the home and in the fields to help with domestic chores and farming. A meal helps to ease acute pressure on families, and encourages them to release children from this type of work. Increas-



ingly, the Ghanaian government is taking over the responsibility of this element of our work. Lunch for children attending Junior High Schools has until now not been part of the government's programme and so remains the responsibility of the charity.

The Trust is supporting the schools (and indeed the whole district) through a **teacher training programme**. Many schools, particularly in rural locations, struggle to attract qualified teachers. This is compounded by the fact that many qualified teachers choose to work in more affluent areas of Ghana. The scholarships have been given on the understanding that, once training is completed, the teacher will return to work in Lawra Municipality, Upper West Region. It is the intention that the new teacher training centre will complement this programme, not least with continuing professional development.

This has been another challenging year. Yet, more than a decade after the work started, the villages in which we work are being transformed. It remains very moving to hear of stories of individual lives transformed. One example is Oliver who was only a small child when our first school opening in Bagri. Living in a simple mud hut, neither of his parents had enjoyed any education. He was part of the third cohort of students proudly to walk to our new school in Bagri every day. Having completed his schooling, he took a plumbing course – and now works helping to run a small plumbing business in Lawra. Different local stakeholders have different (although complementary) motivations for supporting the work. For the church, one of their prayers has long been that the schools will help support their local churches. It is therefore very moving to attend Bagri Church, and to see large numbers of educated young people. This is personified by Oliver, who takes the early morning Bible Study – and (on one recent occasion when trustees attended) gave an excellent talk speaking fluently in both Dagaari and English.

### Funding

The Savannah Education Trust is extremely grateful to supporters who have generously funded its work during the last year.

Without this support, our ongoing activities would not have been possible. It has been a source of much encouragement to trustees and the executive team during the year. We continue also to acknowledge, with gratitude, the kind voluntary help that we have received.

Income in the year totalled £471,125 the majority of which was voluntary income. We also note, with thanks, the generous provision of a legacy. We find regular, pledged income through direct debits particularly helpful in planning future activities. We are also very grateful to have received a number of grants from grant-making charities during the year.

The level of surplus or deficit varies year to year, largely depending on the capital infrastructure investment in any given year. We are thankful to be able to report a surplus for the year of £204,244.

#### Reserves policy and future plans

Trustees have reviewed the charity's need for reserves in line with the guidance issued by the Charity Commission.

The reserves are held for three purposes. First, Trustees deem it prudent to hold contingency funds to cover the costs of the future maintenance of schools and associated buildings. There is therefore a growing need as our school network expands to ten schools. Secondly, we have the ambition of expanding into further villages (including, for the year ahead, the completion of a new school in Lyssah). The speed of expansion into new villages will be dictated to a considerable extent by availability of funds, particularly as funding is also needed to continue the work in existing villages. Thirdly, as well as these planned and potential capital projects, the charity continues to have considerable ongoing costs, particularly for the feeding and teacher training programmes. We are very conscious that the annual recurrent costs are increasing year by year, not least as the schools reach pupil capacity. It is helpful to hold at least one year's worth of the charity's core costs (i.e. staff and core programmes) in reserve.

The key project planned for the next financial year (2022-23), if the Lord will, is the completion of a new school in Lyssah. This will be our tenth school. We are also actively considering the possibility of a major new project: a Technical High School.

The Trustees have nominally designated £75,000 from the reserves towards these future capital costs and a similar sum towards maintenance costs. On 5 April 2022 the charity held reserves (net of the funds nominally designated for capital projects) of £327,137.

**Approved by Trustees and signed on their behalf**

P. Carleton

Date: 31 December 2022



## **Independent examiner's report to the trustees**

I report on the accounts of the Trust for the year ended 5 April 2022, which are set out on pages 11 to 17.

### *Respective responsibilities of trustees and examiner*

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### *Basis of independent examiner's report*

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

## **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the following requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or



(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

T. A. [Signature]

THOMAS ALAN MAIN

Relevant professional qualification or body:

ACA (FCAEW)

Address: MILL COTTAGE

Date:

24/1/23

UPPER NEATHAM MILL COTTAGE

HOLY BOURNE

HAMPSHIRE

GU34 4EP

# SAVANNAH EDUCATION TRUST

## Statement of Financial Activities for the year ended 5 April 2022

(Including Income and Expenditure Account)

|                                         | Note | Unrestricted<br>Funds | Restricted<br>Funds | 2022<br>Total<br>Funds (£) | 2021<br>Total<br>Funds (£) |
|-----------------------------------------|------|-----------------------|---------------------|----------------------------|----------------------------|
| <i>Voluntary income</i>                 |      |                       |                     |                            |                            |
| Donations                               |      | 251,269               | -                   | 251,269                    | 234,841                    |
| Direct debit contributions              |      | 84,752                | -                   | 84,752                     | 76,751                     |
| Gift aid                                |      | 24,552                | -                   | 24,552                     | 18,664                     |
| Legacies                                |      | 110,500               | -                   | 110,500                    | -                          |
|                                         |      | 471,073               | -                   | 471,073                    | 330,256                    |
| <i>Other income</i>                     |      |                       |                     |                            |                            |
| Interest received                       | 2    | 52                    | -                   | 52                         | 61                         |
| Total incoming resources                |      | 471,125               | -                   | 471,125                    | 330,317                    |
| <i>Resources Expended</i>               |      |                       |                     |                            |                            |
| Cost of Generating Funds                |      |                       |                     |                            |                            |
| Newsletters and circulars               |      | 2,561                 | -                   | 2,561                      | 2,852                      |
| <i>Direct Charitable Expenditure</i>    |      |                       |                     |                            |                            |
| Building projects                       | 3    | 100,643               | -                   | 100,643                    | 102,204                    |
| Pupil feeding programme                 |      | 15,851                | -                   | 15,851                     | 7,592                      |
| Teacher training scholarships           |      | 14,414                | -                   | 14,414                     | 20,150                     |
| Transport                               |      | 9,707                 | -                   | 9,707                      | 5,870                      |
| Building maintenance & resources        |      | 38,150                | -                   | 38,150                     | 6,162                      |
|                                         |      | 178,765               | -                   | 178,765                    | 141,978                    |
| <i>Support Costs</i>                    |      |                       |                     |                            |                            |
| Trip to Ghana                           |      | -                     | -                   | -                          | -                          |
| Admin – Ghana (incl. all staffing)      | 4    | 70,492                | -                   | 70,492                     | 59,504                     |
| Admin - UK                              | 5    | 5,231                 | -                   | 5,231                      | 4,290                      |
| Depreciation                            |      | 8,808                 | -                   | 8,808                      | 7,446                      |
| Exchange difference                     |      | 1,024                 | -                   | 1,024                      | 2,848                      |
|                                         |      | 85,555                | -                   | 85,555                     | 74,088                     |
| Total resources expended                |      | 266,881               | -                   | 266,881                    | 218,918                    |
| Net income / (expenditure) for the year |      | 204,244               | -                   | 204,244                    | 111,399                    |
| Total funds brought forward             |      | 332,315               | -                   | 332,315                    | 220,916                    |
| Total funds carried forward             |      | 536,559               | -                   | 536,559                    | 332,315                    |

# SAVANNAH EDUCATION TRUST

## Balance Sheet as at 5 April 2022

|                                                 | Note | 2022           | 2021           |
|-------------------------------------------------|------|----------------|----------------|
|                                                 |      | £              | £              |
| <b>Fixed assets</b>                             |      |                |                |
| Tangible assets                                 | 6    | 34,422         | 43,230         |
| <b>Current assets</b>                           |      |                |                |
| Cash and bank balances                          | 7    | 502,137        | 289,085        |
| Creditors - amounts falling due within one year |      | 0              | 0              |
| <b>Net current assets</b>                       |      | 502,137        | 289,085        |
| <b>Total assets less current liabilities</b>    |      | <u>536,559</u> | <u>332,315</u> |
| <b>The funds of the charity</b>                 |      |                |                |
| Restricted funds                                |      | 0              | 0              |
| Unrestricted funds                              |      | 536,559        | 332,315        |
| <b>Total charity funds</b>                      |      | <u>536,559</u> | <u>332,315</u> |

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
5 APRIL 2022

1. Accounting policies

a) Basis of preparation

The financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005), the Charities Act 2011 and applicable UK accounting standards, using the following accounting policies:

b) Incoming resources

Voluntary income including donations, legacies and grants are recognised on receipt. Income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

c) Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. We acknowledge, with grateful thanks, the significant contribution made by volunteers (both in the UK and Ghana).

d) Resources expended

Liabilities are recognised as resources expended if there is a legal or constructive obligation committing the charity to the expenditure. The irrecoverable amount of VAT is included in the expense to which it relates.

e) Depreciation

During 2011-12 it was decided that depreciation should be provided to write off the cost, less estimated residual values, of assets, over their expected useful lives. Depreciation is calculated on a straight-line basis at 25% per annum. The charity does not capitalise items with a cost below £500.

g) School buildings and related assets

School buildings and related equipment are not capitalised in the financial statements as they are not considered to have any realisable value by the charity. In the event that the charity was not able to continue operations, the intention would be for them to



continue as government schools and with the same governance structure (albeit not supported by the programmes provided by the charity).

#### h) Funds structure

The charity has historically had a small number of restricted income funds to account for situations where a donation has been specified for a particular purpose. All other funds are unrestricted income funds.

#### 2. Interest received (£s)

|                  | 2022      | 2021      |
|------------------|-----------|-----------|
| UK accounts      | 52        | 61        |
| Ghanaian account | -         | -         |
|                  | <u>52</u> | <u>61</u> |

#### 3. Building projects (£s)

|                            | 2022           | 2021           |
|----------------------------|----------------|----------------|
| Conference/training centre | 18,280         | 45,273         |
| Baapari JHS                | 34,514         | -              |
| Korh JHS                   |                | 1,811          |
| Danko-Buree                | 13,225         | 55,106         |
| Lyssah                     | 34,624         | -              |
| Electricity                | -              | 14             |
| Improvements               | -              | -              |
|                            | <u>100,643</u> | <u>102,204</u> |

#### 4. Ghana Admin expenses (£s)

|             | 2022          | 2021          |
|-------------|---------------|---------------|
| Admin       | 6,200         | 6,972         |
| Staff costs | <u>64,292</u> | <u>52,532</u> |
|             | <u>70,492</u> | <u>59,504</u> |

5. UK Admin expenses (£s)

UK Admin

|              | <b>2022</b>  | <b>2021</b>  |
|--------------|--------------|--------------|
| Bank charges | 186          | 162          |
| Website      | 787          | 812          |
| Admin        | 409          | 455          |
| Consultancy  | 2,350        | 1,245        |
| CAF fees     | 1,499        | 1,616        |
|              | <u>5,231</u> | <u>4,290</u> |

6. Tangible fixed assets

Fixed assets are stated at cost less accumulated depreciation.

The new pick up has been given a residual value of £1,500. The Kia truck has been given a residual value of £1,500.

A new tipper truck was purchased in 2021, which will be depreciated over 4 years with a residual value of £5,000.

|                             | New pick up | Kia truck | New Tipper truck | TOTAL  |
|-----------------------------|-------------|-----------|------------------|--------|
|                             | £           | £         | £                | £      |
| Cost 6.4.2021               | 16,125      | 11,283    | 40,231           | 67,639 |
| Additions                   |             |           |                  |        |
| Disposals                   |             |           |                  | -      |
| Cost 5.4.2022               | 16,125      | 11,283    | 40,231           | 67,639 |
|                             |             |           |                  |        |
| Depreciation 6.4.2021       | 14,625      | 9,784     | -                | 24,409 |
| Depreciation charge for yr  | -           | -         | 8,808            | 8,808  |
| Depreciation 5.4.2022       | 14,625      | 9,784     | 8,808            | 33,217 |
|                             |             |           |                  |        |
| Written down value 5.4.2021 | 1,500       | 1,499     | 40,231           | 43,230 |
| Written down value 5.4.2022 | 1,500       | 1,499     | 31,423           | 34,422 |

7. Cash and bank balances

|                                      | 2022           | 2021           |
|--------------------------------------|----------------|----------------|
| COIF deposit account                 | 11,035         | 11,026         |
| UK current account                   | 22,722         | 35,803         |
| Lloyds savings accounts              | 284,335        | 229,303        |
| Cambridge & Counties                 | 85,000         | -              |
| Redwood                              | 85,000         | -              |
| Cash at bank and in hand<br>in Ghana | 14,045         | 12,953         |
| Cash in transit to Ghana             | -              | -              |
|                                      | <u>502,137</u> | <u>289,085</u> |



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# Accounts

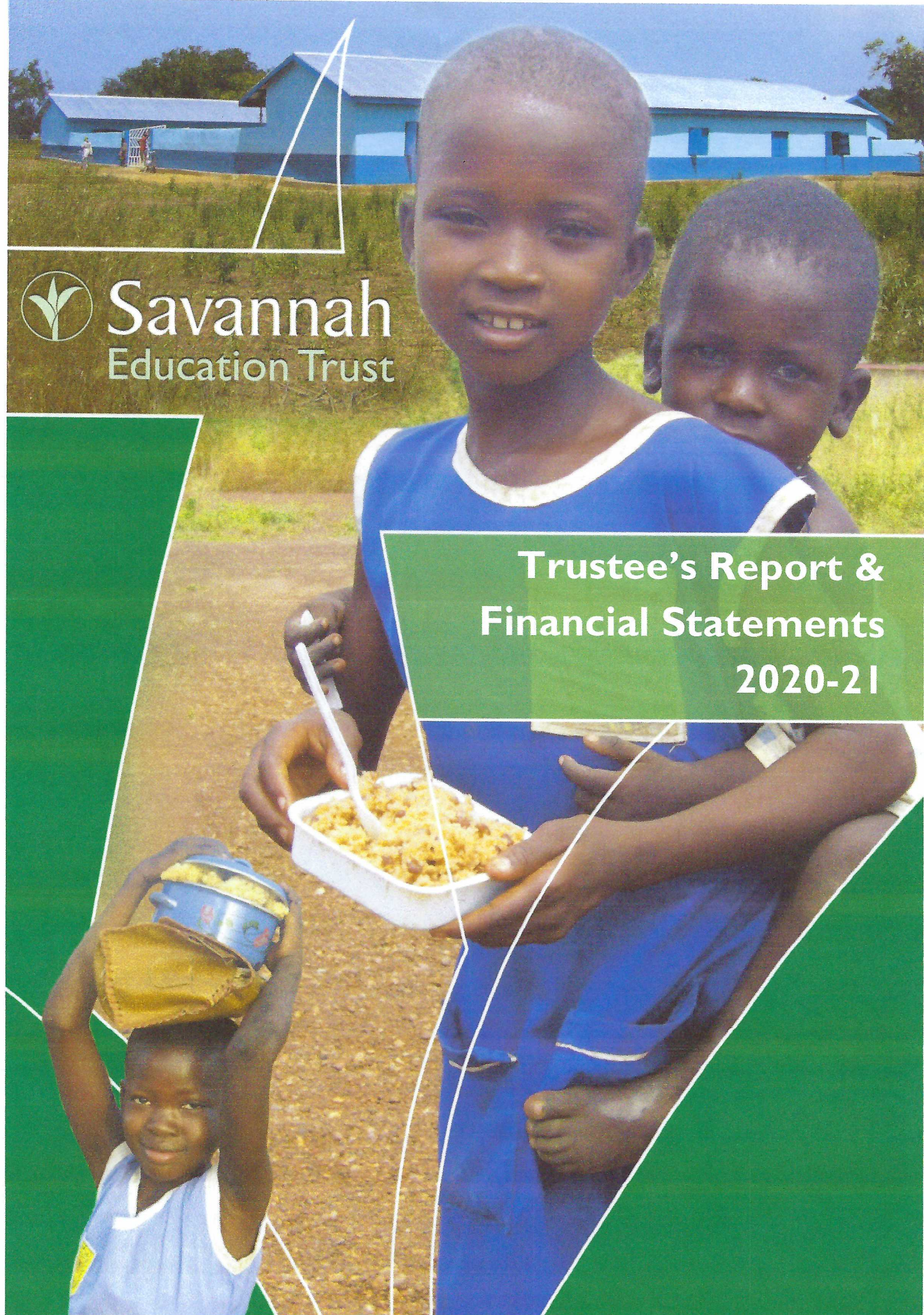
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Savannah  
Education Trust

Trustee's Report &  
Financial Statements  
2020-21





**SAVANNAH EDUCATION TRUST**

**REPORT & FINANCIAL STATEMENTS**

**Year ended 5 April 2021**

Charity name: Savannah Education Trust

Address: 58 Appledore Gardens  
Lindfield  
West Sussex RH16 2EU

Trustees: Paul Ramsbottom (Chair)  
Richard Cooper  
Howard Hickman  
Stephen Ramsbottom

Charity number: 1104896

Website: [www.savannahtrust.org](http://www.savannahtrust.org)



## **TRUSTEES' REPORT**

### **Objectives and activities**

#### *Governance*

The Savannah Education Trust is a charitable trust governed by a trust deed dated 23 June 2004. Apart from the founder Trustees, any Trustees are appointed or reappointed for a term of three years by a resolution of Trustees. The work of the Trust in Ghana is managed by Pastor Charles Karbo (who leads a small team based in Lawra), and the Trust works in partnership with the local tribal leadership and district government. The management of our schools is through a Committee drawn from the church and the local village community and the ongoing cost of teaching staff is funded by the Ghanaian government through the Ghana Education Service.

#### *Objectives*

The charity's objectives are the advancement of education and the relief of poverty of people living in Ghana. In particular, the charity provides an education for some of the most disadvantaged children in Upper West Region (Ghana's most impoverished region) by:

- building and running Christian primary schools in rural villages which currently have little or no access to education.
- providing essential resources for schools which are not provided by government. This includes physical resources (e.g. borehole, books) and a targeted programme for teachers (a teacher training programme to ensure a steady supply of qualified teachers).
- educating every child in each village in which the Trust works, no matter how poor, whether girl or boy, whatever their disadvantage or disability.
- tailoring, where possible, the education to suit the particular needs of children in this region.

The projects are managed at the local level by local people. Savannah Education Trust works in close collaboration with Ghanaian partners: the Baptist church, the local District Education Office, tribal leadership and parents. The schools are embedded within the Ghana Education Service (GES), who have the ongoing responsibility for teachers' wages, basic school

resources and inspecting the quality of teaching. Savannah Education Trust is fully committed to safeguarding the welfare of all children and young people with whom it comes into contact. The schools which we create and run are government schools and the immediate responsibility for safeguarding therefore sits with GES. Our own staff are committed to these principles and work closely with government officials and teaching staff who have overall responsibility for child protection issues. Our safeguarding policy is publicly available. We have organised safeguarding conferences for our staff (and other educational staff in the area).

### Activities

The villages in which the charity works are in the savannah countryside clustered around the market town of Lawra in Ghana's Upper West Region. Our first Christian primary school was opened in the village of Bagri during Autumn 2006 and we currently have nine schools, namely (in order of construction): Bagri, Gberi, Pavuu, Mettoh, Korh, Tungan-Zagkpee, Boo, Baapari and Danko-Buree.

This was a year like no other in Savannah's history. At the start of the year, the Covid-19 pandemic meant that all schools across Ghana closed. While the three classes at the JHS were reopened in June, for much of the year sadly most of our classrooms were silent.

It was with a great sense of excitement and thanksgiving that our schools fully reopened in January 2021 (again in line with government guidance). We are thankful that they have remained open subsequently, and our staff have been working hard to encourage pupils to return to school. We were somewhat worried that, in these communities where there is not a long tradition of education and where there are many pressures to keep children away from school, many children would simply not return. We are pleased, however, to report that attendance seems to be holding up well. There are now well over 2,000 pupils receiving an education across nine villages.

The pandemic has put pressure on the already fragile existence in these villages, including rising living costs. During the year we have endeavoured to provide additional support where possible. This has included a Covid-related allowance for our staff team. There has been much fear in the local area, and very little provision for combatting the virus. We have, therefore, also made a contribution toward supporting local health workers with some basic facilities including Veronica buckets (dustbins with taps on to allow for hand-washing – a very

effective local solution to a significant problem), locally produced face masks, liquid soap and hand sanitisers. Similarly, we have provided necessary sanitary facilities for our classrooms.

Although the classrooms were not as busy as usual, building work continued apace during the year.

The major new work during the year was the construction of a **new school at Danko-Buree**. This is a hugely significant development for the twinned communities of Danko and Buree – villages to the north east of Lawra (on the road to Eremon). The communities had already tried to start a fledgling school, although predominantly under trees and without proper teachers.

Across all of the Savannah schools, there is an **ongoing maintenance programme** of painting and of rewiring. During the year, the Junior High Schools (for children aged 11 to 14) were painted in the villages of Mettoh and Korh.

A novel development for Savannah – noted in the report last year - has been the construction of a **new teacher training and conference centre in Lawra**. The building will have significant benefit as a central facility for all of our teachers and headteachers. Life as a teacher in a village school can often be lonely. This will be a gathering place for sharing experiences and for more formal learning. It will also hold resources – both digital and traditional – to help staff. It will form an important element of our ambition to maintain a high standard of education in our schools and provide support to our teaching and ancillary staff. The multi-purpose facility will also be used as the Savannah office for our staff. In January 2021, our staff moved into the new building and in March 2021 we were able to hold our first teacher training session.

A **feeding programme**, providing a meal for each schoolchild each day has been an important part of our activities since we started, although paused for some of the year due to Covid-19 restrictions. In this region, children are used around the home and in the fields to help with domestic chores and farming. A meal helps to ease acute pressure on families, and encourages them to release children from this type of work. Increasingly, the Ghanaian government is taking over the responsibility of this element of our work. Lunch for children at-



tending Junior High Schools has until now not been part of the government's programme and so remains the responsibility of the charity.

The Trust is supporting the schools (and indeed the whole district) through a **teacher training programme**. Many schools, particularly in rural locations, struggle to attract qualified teachers. This is compounded by the fact that many qualified teachers choose to work in more affluent areas of Ghana. The scholarships have been given on the understanding that, once training is completed, the teacher will return to work in Lawra Municipality, Upper West Region. It is the intention that the new teacher training centre will complement this programme, not least with continuing professional development.

This has been a year of challenge. Yet, more than a decade after the work started, the villages in which we work are being transformed. We remain acutely aware of the ongoing need. During the year we therefore made the decision that, God willing, we will start work and construct a school in a tenth village: the village of Lyssah, in the north of this area.

### Funding

The Savannah Education Trust is extremely grateful to supporters who have generously funded its work during the last, difficult year.

Without this support, our ongoing activities would not have been possible. It has been a source of much encouragement to trustees and the executive team during the year. We continue also to acknowledge, with gratitude, the kind voluntary help that we have received.

Income in the year totalled £330,317 the majority of which was voluntary income. We find regular, pledged income through direct debits particularly helpful in planning future activities. We are also very grateful to have received a number of grants from grant-making charities during the year.

We noted last year that the Trust had made a deficit — drawing on reserves accumulated for our major capital infrastructure projects. We indicated that we hoped to return to break-even during financial year 2020-21 and, despite the difficult backdrop, are therefore very thankful to be able to report a surplus of £111,399.



### Reserves policy and future plans

Trustees have reviewed the charity's need for reserves in line with the guidance issued by the Charity Commission.

The reserves are held for three purposes. First, Trustees deem it prudent to hold contingency funds to cover the costs of the future maintenance of schools and associated buildings. Secondly, as outlined above, we intend to expand the work into further villages (and, for the year in question, a project to build a new school in Lyssah). The speed of expansion into new villages will be dictated to a considerable extent by availability of funds, particularly as funding is also needed to continue the work in existing villages. Thirdly, as well as these planned and potential capital projects, the charity continues to have considerable ongoing costs, particularly for the feeding and teacher training programmes. We are very conscious that the annual recurrent costs are increasing year by year, not least as the schools reach pupil capacity. It is helpful to hold at least one year's worth of the charity's core costs (i.e. staff and core programmes) in reserve.

The key project planned for the next financial year (2021-22), if the Lord will, is the construction of a new school in Lyssah. This will be our tenth school. We also hope to construct a Junior High School at the site of our existing school in Baapari.

The Trustees have nominally designated £50,000 from the reserves towards these future capital costs. On 5 April 2021 the charity held reserves (net of the funds nominally designated for capital projects) of £282,315.

**Approved by Trustees and signed on their behalf**

  
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Date: 31 December 2021

## **Independent examiner's report to the trustees**

I report on the accounts of the Trust for the year ended 5 April 2021, which are set out on pages 10 to 16.

### *Respective responsibilities of trustees and examiner*

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### *Basis of independent examiner's report*

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

## **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the following requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: K. A. [Signature] THOMAS MAIR

Relevant professional qualification or body: ACA (ICAEW)

Address: MILL WTTAGE, UPPER NEATHAM MILL LANE

Date: 24/1/22 HOLYBONAVE HANTS GU34 4EP

# SAVANNAH EDUCATION TRUST

## Statement of Financial Activities for the year ended 5 April 2021

(Including Income and Expenditure Account)

|                                         | Note | Unrestricted<br>Funds | Restricted<br>Funds | 2021<br>Total<br>Funds (£) | 2020<br>Total<br>Funds (£) |
|-----------------------------------------|------|-----------------------|---------------------|----------------------------|----------------------------|
| <i>Voluntary income</i>                 |      |                       |                     |                            |                            |
| Donations                               |      | 234,841               | -                   | 234,841                    | 153,217                    |
| Direct debit contributions              |      | 76,751                | -                   | 76,751                     | 69,945                     |
| Gift aid                                |      | 18,664                | -                   | 18,664                     | 15,652                     |
| Legacies                                |      | -                     | -                   | -                          | -                          |
|                                         |      | 330,256               | -                   | 330,256                    | 238,814                    |
| <i>Other income</i>                     |      |                       |                     |                            |                            |
| Interest received                       | 2    | 61                    | -                   | 61                         | 509                        |
| Total incoming resources                |      | 330,317               | -                   | 330,317                    | 239,323                    |
| <i>Resources Expended</i>               |      |                       |                     |                            |                            |
| <i>Cost of Generating Funds</i>         |      |                       |                     |                            |                            |
| Newsletters and circulars               |      | 2,852                 | -                   | 2,852                      | 2,486                      |
| <i>Direct Charitable Expenditure</i>    |      |                       |                     |                            |                            |
| Building projects                       | 3    | 102,204               | -                   | 102,204                    | 201,561                    |
| Pupil feeding programme                 |      | 7,592                 | -                   | 7,592                      | 43,712                     |
| Teacher training scholarships           |      | 20,150                | -                   | 20,150                     | 23,697                     |
| Transport                               |      | 5,870                 | -                   | 5,870                      | 20,022                     |
| Building maintenance                    |      | 6,162                 | -                   | 6,162                      | 30,138                     |
|                                         |      | 141,978               | -                   | 141,978                    | 319,130                    |
| <i>Support Costs</i>                    |      |                       |                     |                            |                            |
| Trip to Ghana                           |      | -                     | -                   | -                          | 2,365                      |
| Admin – Ghana (incl. all staffing)      | 4    | 59,504                | -                   | 59,504                     | 55,695                     |
| Admin - UK                              | 5    | 4,290                 | -                   | 4,290                      | 4,006                      |
| Depreciation                            |      | 7,446                 | -                   | 7,446                      | 6,107                      |
| Exchange difference                     |      | 2,848                 | -                   | 2,848                      | (1,915)                    |
|                                         |      | 74,088                | -                   | 74,088                     | 66,258                     |
| Total resources expended                |      | 218,918               | -                   | 218,918                    | 387,874                    |
| Net income / (expenditure) for the year |      | 111,399               | -                   | 111,399                    | (148,551)                  |
| Total funds brought forward             |      | 220,916               | -                   | 220,916                    | 369,467                    |
| Total funds carried forward             |      | 332,315               | -                   | 332,315                    | 220,916                    |



# SAVANNAH EDUCATION TRUST

## Balance Sheet as at 5 April 2021

|                                                 | Note | 2021           | 2020           |
|-------------------------------------------------|------|----------------|----------------|
| <b>Fixed assets</b>                             |      | £              | £              |
| Tangible assets                                 | 6    | 43,230         | 10,445         |
| <b>Current assets</b>                           |      |                |                |
| Cash and bank balances                          | 7    | 289,085        | 210,471        |
| Creditors - amounts falling due within one year |      | 0              | 0              |
| <b>Net current assets</b>                       |      | 289,085        | 210,471        |
| <b>Total assets less current liabilities</b>    |      | <u>332,315</u> | <u>220,916</u> |
| <b>The funds of the charity</b>                 |      |                |                |
| Restricted funds                                |      | 0              | 0              |
| Unrestricted funds                              |      | 332,315        | 220,916        |
| <b>Total charity funds</b>                      |      | <u>332,315</u> | <u>220,916</u> |

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
5 APRIL 2021

1. Accounting policies

a) Basis of preparation

The financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005), the Charities Act 2011 and applicable UK accounting standards, using the following accounting policies:

b) Incoming resources

Voluntary income including donations, legacies and grants are recognised on receipt. Income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

c) Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. We acknowledge, with grateful thanks, the significant contribution made by volunteers (both in the UK and Ghana).

d) Resources expended

Liabilities are recognised as resources expended if there is a legal or constructive obligation committing the charity to the expenditure. The irrecoverable amount of VAT is included in the expense to which it relates.

e) Depreciation

During 2011-12 it was decided that depreciation should be provided to write off the cost, less estimated residual values, of assets, over their expected useful lives.

Depreciation is calculated on a straight-line basis at 25% per annum. The charity does not capitalise items with a cost below £500.

g) School buildings and related assets

School buildings and related equipment are not capitalised in the financial statements as they are not considered to have any realisable value by the charity. In the event that the charity was not able to continue operations, the intention would be for them to

continue as government schools and with the same governance structure (albeit not supported by the programmes provided by the charity).

#### h) Funds structure

The charity has historically had a small number of restricted income funds to account for situations where a donation has been specified for a particular purpose. All other funds are unrestricted income funds.

#### 2. Interest received (£s)

|                  | <b>2021</b> | <b>2020</b> |
|------------------|-------------|-------------|
| UK accounts      | 61          | 509         |
| Ghanaian account | -           | -           |
|                  | <u>61</u>   | <u>509</u>  |

#### 3. Building projects (£s)

|                   | <b>2021</b>    | <b>2020</b>    |
|-------------------|----------------|----------------|
| Boo               | -              | 7,994          |
| Orbili KG         | -              | -              |
| Korh KG           | -              | 13,425         |
| Tungan-Zagkpee    | -              | -              |
| Conference centre | 45,273         | 81,276         |
| Baapari           | -              | 46,586         |
| Mettoh JHS        | -              | 24,267         |
| Korh JHS          | 1,811          | 24,944         |
| Danko-Buree       | 55,106         | -              |
| Electricity       | 14             | 2,213          |
| Improvements      | -              | 856            |
|                   | <u>102,204</u> | <u>201,561</u> |

4. Ghana Admin expenses (£s)

|             | 2021          | 2020          |
|-------------|---------------|---------------|
| Admin       | 6,972         | 7,320         |
| Staff costs | 52,532        | 48,375        |
|             | <u>59,504</u> | <u>55,695</u> |

5. UK Admin expenses (£s)

UK Admin

|              | 2021         | 2020         |
|--------------|--------------|--------------|
| Bank charges | 162          | 380          |
| Website      | 812          | 659          |
| Admin        | 455          | 453          |
| Consultancy  | 1,245        | 1,215        |
| CAF fees     | 1,616        | 1,299        |
|              | <u>4,290</u> | <u>4,006</u> |

6. Tangible fixed assets

Fixed assets are stated at cost less accumulated depreciation.

The new pick up has been given a residual value of £1,500. The Kia truck has been given a residual value of £1,500.

The old tipper truck was written off in an accident during the year. A new tipper truck was purchased, which will be depreciated over future years.



|                             | New pick up | Tipper truck | Kia truck | New Tipper truck | TOTAL  |
|-----------------------------|-------------|--------------|-----------|------------------|--------|
|                             | £           | £            | £         | £                | £      |
| Cost 6.4.2020               | 16,125      | 21,907       | 11,283    | -                | 49,315 |
| Additions                   |             |              |           | 40,231           | 40,231 |
| Disposals                   |             |              |           |                  | -      |
| Cost 5.4.2021               | 16,125      | 21,907       | 11,283    | 40,231           | 89,546 |
|                             |             |              |           |                  |        |
| Depreciation 6.4.2020       | 14,625      | 16,908       | 7,337     | -                | 38,870 |
| Depreciation charge for yr  | -           | 4,999        | 2,447     | -                | 7,446  |
| Depreciation 5.4.2021       | 14,625      | 21,907       | 9,784     | -                | 46,316 |
|                             |             |              |           |                  |        |
| Written down value 5.4.2020 | 1,500       | 4,999        | 3,946     | -                | 10,445 |
| Written down value 5.4.2021 | 1,500       | -            | 1,499     | 40,231           | 43,230 |

7. Cash and bank balances

|                                      | 2021           | 2020           |
|--------------------------------------|----------------|----------------|
| COIF deposit account                 | 11,026         | 11,018         |
| UK current account                   | 35,803         | 31,811         |
| Lloyds savings accounts              | 229,303        | 164,256        |
| C&C bond                             | -              | -              |
| Cash at bank and in hand<br>in Ghana | 12,953         | 3,386          |
| Cash in transit to Ghana             | -              | -              |
|                                      | <u>289,072</u> | <u>210,471</u> |