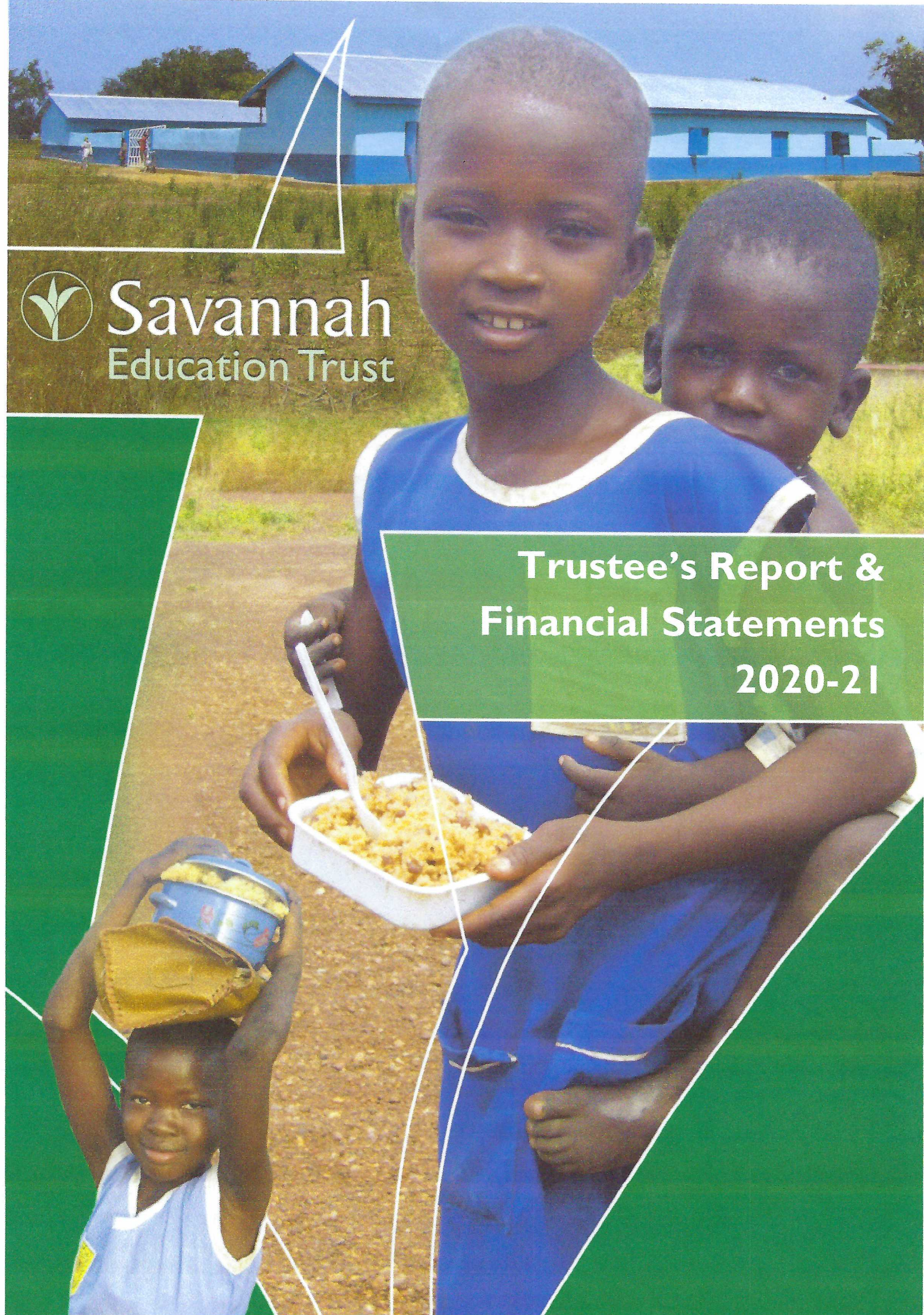




Savannah  
Education Trust

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 Funds	Restricted Funds	2021 Total Funds (£)	2020 Total 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 in Ghana	12,953	3,386
Cash in transit to Ghana	-	-
	<u>289,072</u>	<u>210,471</u>