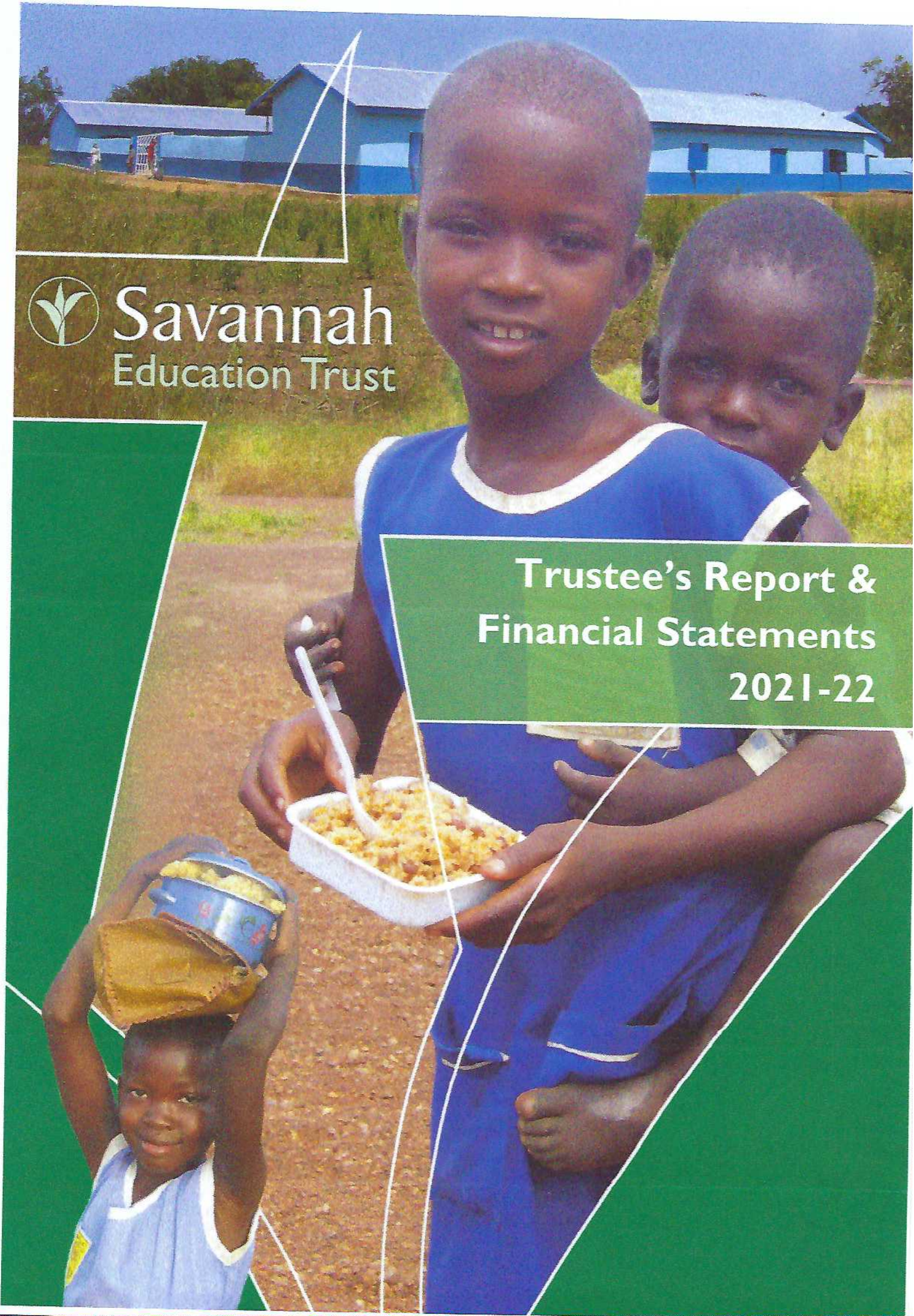




Savannah  
Education Trust

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 Funds	Restricted Funds	2022 Total Funds (£)	2021 Total 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>					
<i>Cost of Generating Funds</i>					
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)

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

#### 3. Building projects (£s)

	<b>2022</b>	<b>2021</b>
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)

	<b>2022</b>	<b>2021</b>
Admin	6,200	6,972
Staff costs	64,292	52,532
	<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 in Ghana	14,045	12,953
Cash in transit to Ghana	-	-
	<u>502,137</u>	<u>289,085</u>