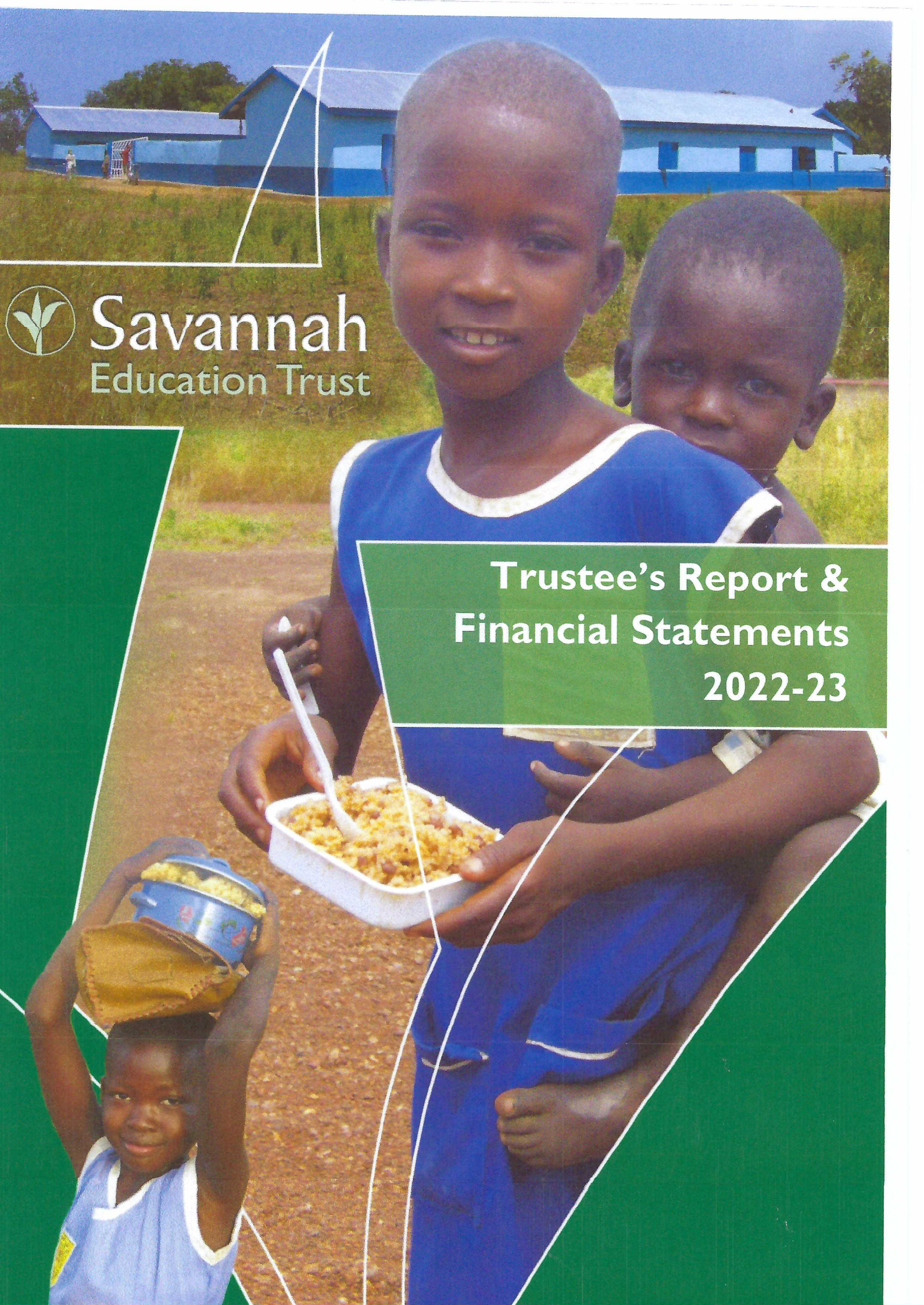




Savannah
Education Trust

**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

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

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

3. Building projects (£s)

	2023	2022
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)

	2023	2022
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

	2023	2022
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 in Ghana	31,682	14,045
Cash in transit to Ghana	-	-
	<u>486,989</u>	<u>502,137</u>