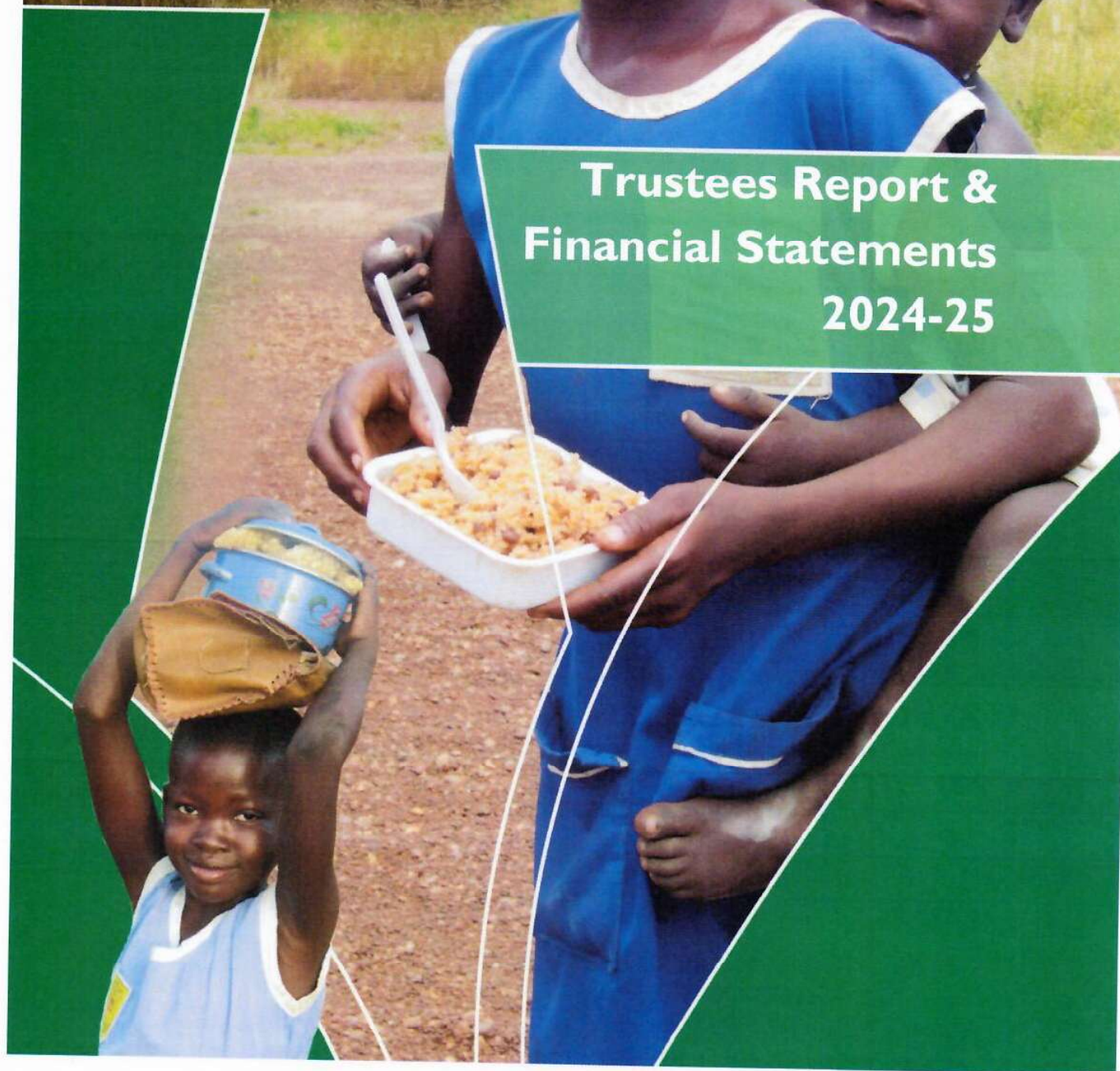




**Savannah**  
Education Trust

**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.



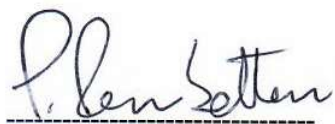
Reserves policy and future plans

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 Funds	Restricted Funds	2025 Total Funds (£)	2024 Total 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 £	2024 £
<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>
	111,283	96,759



4. UK Admin expenses (£s)

UK Admin

	2025	2024
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 2024	Pick up truck	Kia truck	Tipper truck 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 6.4.2024	-	14,625	9,784	26,423	50,832
Depreciation charge for yr	-	-	-	8,808	8,808
Depreciation 5.4.2025	-	14,625	9,784	35,231	59,640
Written down value 6.4.2024	-	1,500	1,499	13,808	16,807
Written down value 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 in Ghana	30,486	25,348
	<hr/>	<hr/>
	367,064	497,604