

# The Gambian Children's Fund

Annual Report and Financial Statements

2024/25

Roots for Growth

Charity number: 1115746

C Snotepad

57 Newtown Road

HOVE

BN3 7BA







## 2. Our Roots and Purpose

Our purpose is the advancement of education of children aged 3 to 8 years and the teachers of such children in Gambia.







## 4. Review of the Year: Key Achievements



Over the past year, The Gambian Children's Fund has achieved:

- Development of a local management team, starting with our first Local Representative
- Began the process of establishing clear and easy-to-manage financial reporting systems for school budgets
- A programme of essential school repairs
- The purchase of locally made school furniture
- Provision of teacher training
- Construction of a new, environmentally friendly toilet block with flushing toilets and a "biodigester"
- Established partnerships with multinational brands such as Ancient & Brave and 1% for the Planet

## 5. Case Studies / School Highlights

Example stories:

- Teacher of the Year: Mariama Jallow, recognised for exceptional commitment to her students and leadership among staff.
- Provision of new desks and benches for all children, new office furniture for staff, new updated and culturally relevant infographic posters for the classrooms and a clean and modern new school logo and branding.
- Infrastructure improvement: 8 new, modern, flushing eco toilets , classroom painting, complete electrical rewiring of the school and new fans in every classroom.





## 6. Financial Summary

This year's finances reflect continued investment in education delivery, infrastructure improvements, and staff development.

Key figures:

Total income: £35,142

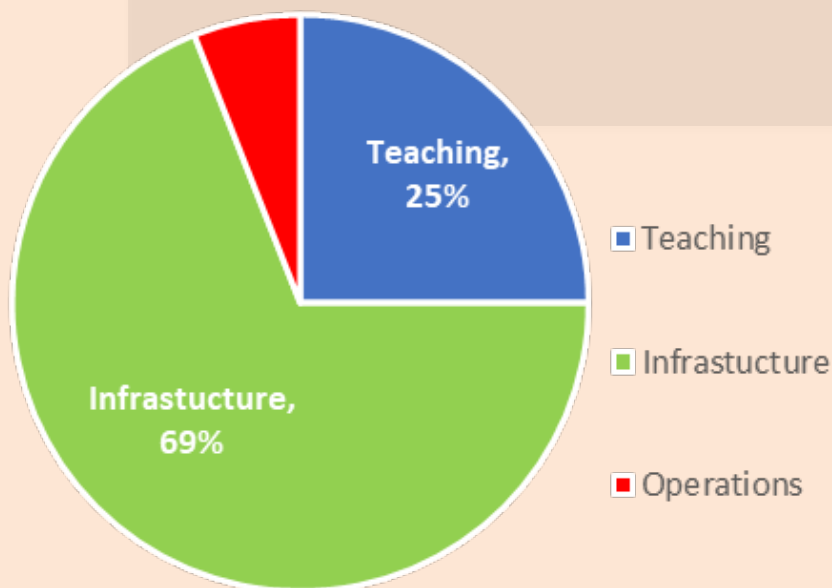
Total expenditure: £26,268

Funds carried forward: £20,146

92% of all expenditure allocated directly to Joyce International School.

Given the variability of donations the charity holds reserves to ensure the stability of the supported schools where the GCF supports teachers wages. Additionally, reserves are kept for future projects such as those discussed in this report.

Reserves are reviewed bi-annually by the Trustee's and are currently targetted at 3 times our projected monthly costs.











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### File 2 of 4: GCF\_Annual\_Report\_24\_25 v2.pdf

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

The Gambian Childrens Fund

1115746

## Receipts and payments accounts

CC16a

For the period  
from

01/06/2024


To

30/06/2025

### Section A Receipts and payments

	Unrestricted to the nearest £	Restricted to the nearest £	Endowment to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	8,370	-	-	8,370	11,998
Grants	26,772	-	-	26,772	20
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for</b>	<b>35,142</b>	<b>-</b>	<b>-</b>	<b>35,142</b>	<b>12,018</b>
<b>A2 Asset and investment sales,</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>35,142</b>	<b>-</b>	<b>-</b>	<b>35,142</b>	<b>12,018</b>
<b>A3 Payments</b>					
Donations paid	24,042	-	-	24,042	14,392
Bank Fees	10	-	-	10	-
Trustee expenses	2,053	-	-	2,053	-
IT Costs	163	-	-	163	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Bank Interest	-	-	-	-	-
<b>Sub total</b>	<b>26,268</b>	<b>-</b>	<b>-</b>	<b>26,268</b>	<b>14,392</b>
<b>A4 Asset and investment</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>26,268</b>	<b>-</b>	<b>-</b>	<b>26,268</b>	<b>14,392</b>
<b>Net of receipts/(payments)</b>	<b>8,874</b>	<b>-</b>	<b>-</b>	<b>8,874</b>	<b>2,374</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>11,272</b>	<b>-</b>	<b>-</b>	<b>11,272</b>	<b>13,646</b>
<b>Cash funds this year end</b>	<b>20,146</b>	<b>-</b>	<b>-</b>	<b>20,146</b>	<b>11,272</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
<b>B1 Cash funds</b>		20,146	-	11,272
		-	-	-
		-	-	-
	<b>Total cash funds</b>	20,146	-	11,272
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	
		-	-	
		-	-	
		-	-	
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	
		-	-	
		-	-	
		-	-	
		-	-	
		-	-	
		-	-	
<b>B5 Liabilities</b>	Details	Fund to which	Amount due	When due
		-		
		-		
		-		
		-		
Signed by one or two trustees on	Signature	Print Name	Date of	
	Chris Steel	Chris Steel	14/03/2026	
		Leo Neelands	14/03/2026	

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**Independent examiner's report to the Trustees of The Gambian Children's Fund (Registered charity number 1115746)**

I report to the trustees on my examination of the accounts of The Gambian Children's Fund ('the charity') for the year ended 30 June 2025 which are set out on the Receipts and Payments accounts.

**Responsibilities and basis of report**

As the charity trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I have identified a matter of concern in my report because I have concerns that there has been material expenditure or action which appears not to be in accordance with the trusts of the Charity.

The accounts disclose payment of total donations given of £24,042 to Joyce's International School in The Gambia. Post year end the trustees became aware of fraudulent diversion of a proportion of these donations by an individual in The Gambia. The losses to the charity in the year totalled £1,247. The trustees explained that the matter has been reported to the police and the courts in The Gambia post year end.

I confirm that no other matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

I confirm that there are no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Michelle Westbury FCCA*

Michelle Westbury FCCA  
West & Berry Limited  
Nile House  
Nile Street  
Brighton  
BN1 1HW

Date: 15/03/2026

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