

# VILLAGE BY VILLAGE LIMITED

England & Wales · Charity number 1116952

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [05957544](#)

**Registered** 2006-11-23

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 8 Lyndhurst Avenue  
Sale  
Cheshire  
M33 5BF

**Phone** 07887870090

**Email** [hello@villagebyvillage.org.uk](mailto:hello@villagebyvillage.org.uk)

**Website** [www.villagebyvillage.org.uk](http://www.villagebyvillage.org.uk)

## Activities

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**Objects:** 3.1 TO RELIEVE PERSONS, WHETHER OR NOT THEY RESIDENT OR TEMPORARILY LOCATED IN GHANA, BUT IN PARTICULAR CITIZENS OF GHANA WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS AS A RESULT OF LOCAL, NATIONAL OR INTERNATIONAL OR BY REASON OF THEIR SOCIAL , GEOGRAPHICAL AND ECONOMIC POSITION AND CIRCUMSTANCES3.2 TO WORK WHERE APPROPRIATE WITH OTHER ASSOCIATED AND RELATED ORGANISATIONS

**Activities:** Small charity, making a big difference.A highly cost-effective, UK-based charity working in African villages to reduce needless suffering of children in poverty by working directly with beneficiaries living in impoverished rural communities in Ghana, West Africa. Village by Village builds rural schools, provides practical sanitation measures, awards child scholarships and digs wells.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities

## Geography

- **Area of benefit:** NATIONAL, OVERSEAS, GHANA
- Ghana
- Togo

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£111,320	£148,728	-	-
2023-10-31	£123,332	£125,828	-	-
2022-10-31	£123,002	£133,430	-	-
2021-10-31	£101,472	£129,903	-	-
2020-10-31	£152,997	£116,290	-	-

## Trustees

Name	Role	Appointed
<b>Dr NICHOLAS PETER SWIFT</b>	Chair	
Lawrencia Awuku		2022-10-25
Megan Holt		2022-10-25
Mike Little		2022-10-25
PAUL BROOM		
Sofia Sheremey		2018-05-26

**VILLAGE BY VILLAGE LIMITED**

England & Wales - Charity number 1116952

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# Accounts

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**COMPANY REGISTRATION NUMBER 05957544**

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31ST OCTOBER 2024**

**CHARITY NUMBER 1116952**

**ROBINSON UDALE**  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

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**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
MEMBERS OF THE BOARD, SENIOR STAFF AND PROFESSIONAL ADVISERS**

**The board of trustees**

Dr Nick Swift – Chairman  
Mr Paul Broom – Deputy Chairman  
Ms Sofia Sheremey  
Mr Paul King  
Mr Mike Little  
Ms Megan Holt  
Ms Lawrencia Awuku

**Registered office**

8 Lyndhurst Avenue  
Sale  
Cheshire  
M33 5BF

**Independent Examiners**

Robinson Udale Limited  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**Bankers**

National Westminster Bank Plc  
Worcester Cross Branch  
Worcester  
WR1 3PR

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2024**

**TRUSTEES ANNUAL REPORT**

The directors and trustees for the purposes of the Companies Act have pleasure in presenting their report and the financial statements of the charity for the year ended 31<sup>st</sup> October 2024. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**GOVERNING DOCUMENT**

Village By Village is a charitable company limited by guarantee, incorporated on 5<sup>th</sup> October 2006 and registered as a charity on 23<sup>rd</sup> November 2006. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

**OBJECTIVES**

Village by Village was created to reduce the needless suffering and needless deaths of children living in poverty in remote rural African villages. We are a small charity, making a big difference. We are a highly cost-effective, UK-based charity dreaming of a world where children born to families living in poverty in African villages do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education. One day, we hope African children do not needlessly die or suffer from preventable diseases that we in the wealthier Northern hemisphere no longer consider a threat to our children.

We exist because over 2,000 children under the age of five die **every day** from diarrhoeal diseases and of these some 1,800 deaths are linked to water, sanitation and hygiene. (Unicef.org)

**TRUSTEES**

Village by Village has a ten step new trustees recruitment, selection, vetting, appointment & induction process,

New Trustees : Ten step recruitment, selection, vetting, appointment & induction process

- (1) Village by Village identifies the need for new trustees at AGM, through resignations or specific skills need.
- (2) The trustees agree what skills; experience and knowledge are needed, and write it down in the form of a short job description and person specification.
- (3) The trustees agree responsibilities and a process for recruitment and method of attracting a diverse range of candidates with the skills the charity needs; (in doing so they comply with the requirements set out in the charity's governing document)
- (5) Short-listing and informal interviews take place against agreed criteria. During the meeting it will be explained to potential trustees the requirements of them, about the purposes and aims of the charity, as well as their broader duties and responsibilities as trustees.
- (6) Preferred candidates are identified and invited to join the trustees, subject to references, formal vetting and approval by the full trustee board. Unsuccessful candidates are notified and thanked for their interest.
- (7) Vetting potential trustees - The trustees ensure the candidates is suitable to act as a trustee by:
  - (a. Asked to confirm in writing that this is the case by completion of a "Declaration of eligibility for newly appointed trustees")
  - (b. And checking their name against the Disqualified Directors Register  
<http://www.companieshouse.gov.uk/ddir>
  - (c. Production and photocopying of a valid passport
  - (b. Candidates are asked to consider and declare any existing or potential conflicts of interest.
  - (c. Criminal Records Disclosures should be obtained for trustees intending to travel to Africa
- (8) In the light of the checks, declarations and disclosures, the Chair of the charity writes to the prospective trustee/s, setting out their duties and the charity's expectations of them.
- (9) New trustees meet existing trustees and others involved with the charity.
- (10) The new trustees attend their first board meeting and are duly welcomed. All relevant parties, such as funders and the charity's solicitors and auditors, are notified of the new appointments and it is mentioned in the newsletter.

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2024**

**TRUSTEES ANNUAL REPORT (Continued).**

## **REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS**

**We are proud to state that in 2023 to 2024 our team in Ghana had over 35,416 interactions with people living in developing communities in rural Ghana, and we fully expect to exceed that number in the following year due to the many exciting projects executed this year which will also run into 2025.**

### **CLEAN HANDS SAVES LIVES**

As the pandemic highlighted the importance of handwashing and raised global awareness of the issue of good hand sanitation in the prevention of diseases, we focused a great deal of the time and resources on this, our flagship project. Throughout the year we delivered training and education sessions in all the 9 schools we currently work in and also constructed numerous handwashing stations at the schools, increasing the capacity for children to wash their hands tenfold.

### **TECH2TEACH**

Our Tech2Teach project has grown greatly in capacity this year with a major fundraising campaign on Amazon Prime Day. We now have 70 Amazon fire HD tablets in Ghana and are now running multiple sessions in all 8 villages where we are currently working. The headmasters and teachers are extremely supportive of this project, seeing a real improvement in literacy and numeracy. We are truly grateful for all those who donated to this project

### **CLEAN WATER SAVES LIVES**

We continued transforming all the poly tanks, which help deliver the Clean Hands Saves Lives (CHSL) Project into safe drinking water sources for school children, Clean Water Saves Lives (CWSL). We have now implemented this change at all schools where we work, improving healthcare and establishing lifelong habits around consumption of safe drinking water

### **KUKUA KINDERGARTEN:**

We were approached by another UK registered NGO Gift of Hope looking to partner with us to deliver educational projects. Our first project was to construct a kindergarten in the village of Kukua. Working with the Ghana Education Service (GES) construction began in July 2024 and the completed building was handed over to the GES on 24th October 2024. This is the 1st of 3 construction projects we will undertake with funding from Gift of Hope.

### **GBOLOO KOFI CRECHE/PRESCHOOL:**

With funding from Derby Rotary Club we began a refurbishment of the creche in Gboloo Kofi. Construction is due to be completed before the end of the calendar year and we expect to have over 30 children attending. A feeding programme is also being planned under our exiting Under 5's feeding project.

### **ABOABO CLINIC:**

With funding received from a major donor and following a request from The Ghana Health Service (GHS) we undertook the construction of a Health Clinic/CHPs compound in the village of AboAbo. This clinic is vital to this community and with additional funding received for nurses' accommodation, access to healthcare has drastically improved. The need of this community was highlighted by the deaths of 2 young children in the community, which would have been preventable had access to primary care been available. Nurses' accommodation ensures that there is 24h access to healthcare for this community

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2024**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS (Cont)**

**UNDER 5'S FEEDING PROGRAMME**

Having received funding for this project from Outdoor 365 we have implemented a feeding programme at our creche in AboAbo and soon also at Gboloo Kofu. This has increased attendance at the creche, giving more children a better head start in their education journey. We have purchased cooking equipment and hired local women to prepare food to feed the youngest minds. Demand for this scheme is so high we are looking to raise funds to build an extension at the reach which is now oversubscribed.

**COMPUTERS FOR SCHOOLS:**

We have been purchasing used computers from local markets and giving them to the schools we work with. Information Technology is on the national syllabus in Ghana but many schools do not have access to any computers and even if the school does not have electricity at least the children can gain familiarisation with the equipment. This is a very low-cost and sustainable project.

**VOLUNTEERING:**

It is now obvious that the volunteering market has changed, with our volunteering partners POD showing decreasing numbers of people looking to volunteer in the International Development arena, with environmental and animal welfare projects becoming the most popular choices. We are actively looking for new markets and have now hosted our 1st school group in October 2024

**PUBLIC BENEFIT INFORMATION**

Our main activities and who we try to help are described above. All our charitable activities focus on the children born to families living in poverty in African villages, so they do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education and we undertake to further our charitable purposes for the public benefit.

It has been an amazing year and we would like to thank everyone who helped make this dream of doing good for those living in poverty, a reality.

For more information, please view our website - [villagebyvillage.org.uk](http://villagebyvillage.org.uk)

**FINANCIAL REVIEW**

The full results for the year and the charity's financial position are shown in the attached financial statements and the adequacy of the reserves is set out below.

**RISK**

One of the charity's largest risks is the involvement of volunteers in our work in Africa. The board of trustees mitigates against this risk by using health and safety techniques and procedures to accomplish specific activity or task. The trustees also maintain a risk register which is updated regularly.

**RESERVES POLICY**

The charity endeavours to maintain its unrestricted reserves at a level sufficient to cover its out goings for three months and to close the charity down or wind it up if needed.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

**TRUSTEES' RESPONSIBILITIES**

The Trustees (who are also the directors of Village by Village Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company at the end of the year and of the incoming resources and application of resources for the year then ended.

In preparing those financial statements, the trustees are required to: -

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- Observe the methods and principals in the Charities SORP
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Signed on behalf of the charity's trustees:



.....  
Dr N P Swift – Chairman

Approved by the trustees on 3<sup>rd</sup> April 2025

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF VILLAGE BY VILLAGE LIMITED FOR THE YEAR ENDED 31ST OCTOBER 2024**

I report on the accounts of the company for the year ended 31st October 2024, which are set out on pages 7 to 14.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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 requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
Robinson Udale -ACA

For and on behalf of Robinson Udale Ltd,  
Chartered Accountants  
The Old Bank, 41 King Street  
Penrith, Cumbria  
CA11 7AY

Date ..... 7/7/25 .....

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Restricted Funds £	Unrestricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>INCOME :-</b>					
Donations and Legacies	2	36,032	74,968	111,000	123,064
Income From Investments	2	-	320	320	268
<b>Total Income</b>		<u>36,032</u>	<u>75,288</u>	<u>111,320</u>	<u>123,332</u>
<b>EXPENDITURE :-</b>					
Costs Of Raising Funds	3	-	1,332	1,332	1,502
Expenditure on Charitable Activities	3	16,959	130,437	147,396	124,326
<b>Total Expenditure</b>		<u>16,959</u>	<u>131,769</u>	<u>148,728</u>	<u>125,828</u>
<b>Net Income/Expenditure And Net Movement in Funds For The Year</b>		19,073	(56,481)	(37,408)	(2,496)
Transfer between funds		-	-	-	-
<b>Reconciliation Of Funds</b>					
Funds Brought Forward		5,750	177,504	183,254	185,750
<b>Funds Carried Forward</b>		<u>£24,823</u>	<u>£121,023</u>	<u>£145,846</u>	<u>£183,254</u>

The statement of financial activities includes all gains and losses in the year.  
All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

**STATEMENT OF FINANCIAL POSITION**

	Note	£	2024 £	2023 £
<b>FIXED ASSETS</b>				
Tangible assets	5		19,130	27,525
<b>CURRENT ASSETS</b>				
Debtors	6	4,710		7,402
Cash at bank and in hand		124,259		151,229
		-----		-----
		128,969		158,631
<b>CREDITORS: Amounts falling due within one year</b>	7	2,253		2,902
		-----		-----
<b>NET CURRENT ASSETS</b>			126,716	155,729
<b>NET ASSETS</b>			<u>£145,846</u>	<u>£183,254</u>
 <b>FUNDS</b>				
Restricted	8		24,823	5,750
Unrestricted			121,023	177,504
			-----	-----
<b>TOTAL FUNDS</b>	9		<u>£145,846</u>	<u>£183,254</u>

For the year ended 31st October 2024 the company was entitled to exemption from the requirements to have an audit under the provisions of Section 477 of the Companies Act 2006. No notice has been deposited with the company under Section 476 of the Companies Act 2006 requiring an audit to be carried out.

The directors acknowledge their responsibility for: -

- a) Ensuring the company keeps accounting records in accordance with Sections 386 and 387 of the Companies Act 2006; and
- b) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit for that financial year in accordance with the requirements of Sections 394 and 395 of the Companies Act 2006 and which otherwise comply with the accounting requirements of that Act relating to financial statements so far as they are applicable to the company.

The financial statements have been prepared in accordance with the provisions of Statutory Instrument 2008/409 under the Companies Act 2006 relating to small companies.

These financial statements were approved by the members of the board of trustees on 3rd April 2025 and are signed on their behalf by:

Signed 

**Dr N P Swift, Chairman**

The notes on pages 9 to 14 form part of these accounts

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

**NOTES TO THE FINANCIAL STATEMENTS**

**1. ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows: -

**Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. At the date of transition, no re-instatement was required.

**Income and Endowments**

Donations and similar incoming resources are included in the period in which they are receivable, which is when the charity becomes entitled to the resource.

**Investment income**

Investment income is accounted for in the period in which the charity is entitled to receipt.

**Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of raising funds comprise those costs directly attributable to raising funds for the charity.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services to enable the charity to meet its charitable aims and objectives. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

Support costs have been calculated based on the payments made from the operational bank account which is separate from the public donations bank account.

**Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes. Restricted funds are to be used for specific purposes as laid down by the donor.

**Taxation**

The company is a registered charity and as such is exempt from Income Tax and Corporation Tax under the provision of the Income and Corporation Taxes Act 1988.

**Depreciation**

Depreciation is calculated to write down the cost or valuation, less estimated residual value, of all tangible fixed assets with a cost exceeding £500 over their expected useful lives on a straight-line basis.

The rates applicable are:

Fixture, Fittings and Equipment	33.3% Straight Line
Motor Vehicles	25% on Net Book Value

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

**NOTES TO THE FINANCIAL STATEMENTS**

**2. INCOME**

	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total Funds 2024</b>	<b>Total Funds 2023</b>
<b>Income is derived from: -</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Donations And Legacies: -</b>				
Gap month/Online	-	18,955	18,955	7,006
General donations	-	53,914	53,914	50,237
Gifts In Kind	-	2,099	2,099	2,397
“Clean Hands Saves Lives”	7,933	-	7,933	11,500
Early Years Education and Feeding Programme	1,800	-	1,800	2,000
Period Poverty Togo	-	-	-	-
Book Club/Tech2teach Project	3,000	-	3,000	-
Togo Borehole Rehabilitation	-	-	-	-
Period Poverty Ghana	-	-	-	3,000
Adowso Childrens Ward	-	-	-	22,179
Ababo Health Clinic and Nurses Quarter	9,727	-	9,727	24,745
Kukua Kindergarten	13,572	-	13,572	-
	-----	-----	-----	-----
	36,032	74,968	111,000	123,064
	-----	-----	-----	-----
<b>Investment Income:-</b>				
Bank Interest	-	320	320	268
	-----	-----	-----	-----
	-	320	320	268
	-----	-----	-----	-----

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024

NOTES TO THE FINANCIAL STATEMENTS

3. EXPENDITURE

	Restricted Funds	Unrestricted Funds		Total Funds 2024	Total Funds 2023
		Support Costs	Direct Costs		
<b>Costs of Fundraising :-</b>					
Fund Raising Costs	-	-	1,332	1,332	1,502
	-	-	1,332	1,332	1,502
<b>Charitable Activities :-</b>					
Project Equipment in Ghana	-	-	-	-	308
“Clean Hands Saves Lives” Costs	7,933	-	2,326	10,259	12,125
“Clean Water Saves Lives” Costs	-	-	10,259	10,259	10,608
Early Years Education/Under 5’s Feeding Scheme	1,800	-	14,321	16,121	4,546
Cycle 2 Success Project	-	-	-	-	4,546
Book Club/Tech2Teach Project	3,000	-	11,959	14,959	7,072
Period Poverty	-	-	-	-	-
Togo Borehole Rehabilitation	1,295	-	-	1,295	-
Adowso Childrens Ward	-	-	-	-	11,618
Ababo Health Clinic	-	-	-	-	-
Emergency Transport for Children	-	-	2,931	2,931	-
Kukua Kindergarten	2,931	-	-	2,931	-
Aboabo Creche	-	-	7,328	7,328	-
Gboloo Kofi Creche	-	-	4,397	4,397	-
Computers for Schools	-	-	3,664	3,664	-
Volunteering Costs	-	-	3,335	3,335	174
International Travel	-	-	2,905	2,905	1,281
Insurance	-	-	351	351	-
UK Travel	-	9	108	117	55
Web Hosting	-	93	1,067	1,160	2,461
Computer Equipment and Software	-	199	2,285	2,484	2,889
Digital Marketing	-	17	191	208	156
Telephone and Mobile costs	-	67	782	849	423
Office Equipment, Books, Printing, Postage and Stationery	-	1	16	17	12
Employee Costs	-	-	49,830	49,830	52,191
Staff Training	-	4	50	54	161
Business Use of Home	-	202	2,319	2,521	2,521
Depreciation	-	41	8,354	8,395	10,271
Governance Cost	-	2	23	25	38
Examiners Report fees and Software	-	70	800	870	774
Bank Charges	-	10	121	131	96
	16,959	715	129,722	147,396	124,326

**Support Costs**

Support costs have been calculated at 8% of the overall cost, apart from the depreciation which excludes the depreciation on the vehicles in Africa, which represents a fair estimate of these costs. Further information can be found within note 4 of the financial statements.

The statement of financial activities includes all gains and losses in the year.  
All incoming resources and resources expended derive from continuing activities.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

**NOTES TO THE FINANCIAL STATEMENTS**

**4. REMUNERATION AND SUPPORT COSTS**

**How much do we pay our staff?**

In the current turbulent non-profit sector Village by Village believes excellent charities should lead by example and if they are asking the public for their hard earned money they should be completely transparent so we have asked the permission of all our PAYE staff to display their annual salary costs and they have willingly agreed:

**CEO - £36,538 Gross**

**Director of Operations (UK) - £13,292 Gross**

All our projects are costed using "Full Cost Recovery". This means a portion of our staff costs are allocated to each of our projects. It also means we ensure funding for, or 'recover', all our costs, including the direct costs of projects and all our overheads.

Every organisation, whether voluntary, public or private, needs to recover all its costs, and ideally generate a surplus, or it cannot pay its employees, provide its services, or plan for the future and the continued development and delivery of its services.

In an organisation there are two types of costs. Direct costs that are incurred as a direct result of running a project or service, and overhead costs that are incurred by an organisation in order to support the projects that it runs. The full cost of our organisation includes both the direct costs of all our projects and services and all our overheads. Therefore, the full cost of each of our projects includes both the direct costs and a portion of the overhead costs.

For more information about how we work out our costs please go to: <http://villagebyvillage.org.uk/full-cost-recovery/>

**5. TANGIBLE FIXED ASSETS**

	<b>Motor Vehicles</b>	<b>Fixtures Fittings &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST</b>			
At 1st November 2023	110,485	17,771	128,256
Additions	-	-	-
Less Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2024	110,485	17,771	128,256
	-----	-----	-----
<b>DEPRECIATION</b>			
At 1st October 2023	83,483	17,248	100,731
Charge for the year	7,872	523	8,395
Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2024	91,355	17,771	109,126
	-----	-----	-----
<b>NET BOOK VALUE</b>			
At 31st October 2024	<u>£19,130</u>	<u>£Nil</u>	<u>£19,130</u>
At 31st October 2023	<u>£27,002</u>	<u>£523</u>	<u>£27,525</u>

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

**NOTES TO THE FINANCIAL STATEMENTS**

**6. DEBTORS**

	2024	2023
	£	£
Other Debtors	4,000	6,737
Prepayments	-	665
PAYE Overpayment	710	-
	<u>£4,710</u>	<u>£7,402</u>

**7. CREDITORS: Amounts falling due within one year**

	2024	2023
	£	£
Trade Creditors	-	-
Other Creditors	603	922
Accruals	1,650	780
Other Taxes and Social Security Costs	-	1,200
	<u>£2,253</u>	<u>£2,902</u>

**8. RESTRICTED FUNDS**

	Restricted Funds Brought Forward	Donations Received	Less Expenditure	Restricted Funds Carried Forward
	£	£	£	£
Clean Hands Saves Lives	-	7,932	(7,932)	-
Early Years Education & Feeding Programme	-	1,800	(1,800)	-
Togo Borehole Rehabilitation	2,750	-	(1,295)	1,455
Period Poverty Ghana	3,000	-	(-)	3,000
Book Club/Tech2teach Project	-	3,000	(3,000)	-
Ababo Health Clinic and Nurses Quarter	-	9,727	(-)	9,727
Kukua Kindergarten	-	13,572	(2,931)	10,641
	<u>£5,750</u>	<u>£36,031</u>	<u>£(16,958)</u>	<u>£24,823</u>

Clean Hands Saves Lives – These funds were received from donors to assist with the continued work with schools in remote rural locations and build school toilet blocks, rainwater harvesting systems and teach the children the importance of hand washing with soap at an early age, so they intern pass these skills on to their children.

Early Years Education & Feeding Programme – These funds were received from “Outdoors 365” to fund a feeding programme at one of the kindergartens supported by Village By Village

Togo Borehole Rehabilitation - These funds were received from an individual to help fund the rebuilding of a borehole.

Period Poverty Ghana - These funds were received from a Rotary Club to help fund period poverty.

Book Club/Tech2teach Project – These funds were received from a Rotary Club to help fund 36 Amazon Fire Tablets and hard cases for childrens learning.

Ababo Health Clinic and Nurses Quarter – These funds were received from an individual to help fund the building of Nurses accommodation attached to the Ababo Health Clinic.

Kukua Kindergarten – These fund were received to build a Kindergarten in Kukua.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2024**

**NOTES TO THE FINANCIAL STATEMENTS**

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	19,130	19,130
Net Current Assets	24,823	104,146	128,969
Non Current Liabilities	(-)	(2,253)	(2,253)
Net Assets at 31st October 2024	<u>£24,823</u>	<u>£121,023</u>	<u>£145,846</u>

**10. TRUSTEES**

There were no trustees' remuneration or other benefits in the year.

**VILLAGE BY VILLAGE LIMITED**

England & Wales - Charity number 1116952

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# Accounts

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**COMPANY REGISTRATION NUMBER 05957544**

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31ST OCTOBER 2023**

**CHARITY NUMBER 1116952**

**ROBINSON UDALE**  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023**

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**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
MEMBERS OF THE BOARD, SENIOR STAFF AND PROFESSIONAL ADVISERS**

**The board of trustees**

Dr Nick Swift – Chairman  
Mr Paul Broom – Deputy Chairman  
Ms Blue Wilson (Resigned 17/01/2023)  
Mrs Nicolette Unsworth (Resigned 06/01/2023)  
Ms Sofia Sheremey  
Mr Paul King  
Mr Mike Little (Appointed 16/03/2023)  
Miss Megan Holt (Appointed 16/03/2023)  
Miss Lawrenca Awuku (Appointed 16/03/2023)

**Registered office**

8 Lyndhurst Avenue  
Sale  
Cheshire  
M33 5BF

**Independent Examiners**

Robinson Udale Limited  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**Bankers**

National Westminster Bank Plc  
Worcester Cross Branch  
Worcester  
WR1 3PR

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2023**

**TRUSTEES ANNUAL REPORT**

The directors and trustees for the purposes of the Companies Act have pleasure in presenting their report and the financial statements of the charity for the year ended 31<sup>st</sup> October 2023. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**GOVERNING DOCUMENT**

Village By Village is a charitable company limited by guarantee, incorporated on 5<sup>th</sup> October 2006 and registered as a charity on 23<sup>rd</sup> November 2006. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

**OBJECTIVES**

Village by Village was created to reduce the needless suffering and needless deaths of children living in poverty in remote rural African villages. We are a small charity, making a big difference. We are a highly cost-effective, UK-based charity dreaming of a world where children born to families living in poverty in African villages do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education. One day, we hope African children do not needlessly die or suffer from preventable diseases that we in the wealthier Northern hemisphere no longer consider a threat to our children.

We exist because over 2,000 children under the age of five die **every day** from diarrhoeal diseases and of these some 1,800 deaths are linked to water, sanitation and hygiene. (Unicef.org)

**TRUSTEES**

Village by Village has a ten step new trustees recruitment, selection, vetting, appointment & induction process,

New Trustees : Ten step recruitment, selection, vetting, appointment & induction process

- (1) Village by Village identifies the need for new trustees at AGM, through resignations or specific skills need.
- (2) The trustees agree what skills; experience and knowledge are needed, and write it down in the form of a short job description and person specification.
- (3) The trustees agree responsibilities and a process for recruitment and method of attracting a diverse range of candidates with the skills the charity needs; (in doing so they comply with the requirements set out in the charity's governing document)
- (5) Short-listing and informal interviews take place against agreed criteria. During the meeting it will be explained to potential trustees the requirements of them, about the purposes and aims of the charity, as well as their broader duties and responsibilities as trustees.
- (6) Preferred candidates are identified and invited to join the trustees, subject to references, formal vetting and approval by the full trustee board. Unsuccessful candidates are notified and thanked for their interest.
- (7) Vetting potential trustees - The trustees ensure the candidates is suitable to act as a trustee by:
  - (a. Asked to confirm in writing that this is the case by completion of a "Declaration of eligibility for newly appointed trustees")
  - (b. And checking their name against the Disqualified Directors Register  
<http://www.companieshouse.gov.uk/ddir>
  - (c. Production and photocopying of a valid passport
  - (b. Candidates are asked to consider and declare any existing or potential conflicts of interest.
  - (c. Criminal Records Disclosures should be obtained for trustees intending to travel to Africa
- (8) In the light of the checks, declarations and disclosures, the Chair of the charity writes to the prospective trustee/s, setting out their duties and the charity's expectations of them.
- (9) New trustees meet existing trustees and others involved with the charity.
- (10) The new trustees attend their first board meeting and are duly welcomed. All relevant parties, such as funders and the charity's solicitors and auditors, are notified of the new appointments and it is mentioned in the newsletter.

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2023**

**TRUSTEES ANNUAL REPORT (Continued).**

## **REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS**

### **INTRODUCTION**

It has been another successful year for Village by Village in Ghana, working in 9 villages and completing an array of impactful projects. Despite the challenges posed by the global economic downturn and geopolitical tensions in Europe, which have strained funding across the charity sector, we have persevered. With an estimated 30% of small to medium-sized charities at risk of closure or service reduction within the next 18 months, we have proactively consulted with our Trustees and staff in Ghana to devise a robust plan to reduce operational costs and increase fundraising efforts.

We are delighted to report that from 2022 to 2023, we had 56,209 interactions with people living in developing communities in rural Ghana, marking a 58% increase from the previous year.

### **CLEAN HANDS SAVES LIVES**

The pandemic highlighted the importance of handwashing and raised global awareness of the issue of good hand sanitation in the prevention of diseases. This year, we focused 24% of our time and resources on our flagship project.

Throughout the year we delivered training and education sessions in all the 9 schools we currently work in and also constructed numerous handwashing stations at the schools, increasing the capacity for children to wash their hands using soap and running water, tenfold.

<https://villagebyvillage.org.uk/project/clean-hands-saves-lives>

### **TECH2TEACH**

Our Tech2Teach project has grown greatly in capacity this year with a major fundraising campaign on Amazon Prime Day 11/12th July 2023. We now have 70 Amazon fire HD tablets in Ghana and are now running multiple sessions in villages where we taught over 3,500 children during the year, at an average age of 8. The headmasters and teachers are extremely supportive of this project, seeing a real improvement in literacy and numeracy.

We are truly grateful for all the support we have received to ensure we could increase the capacity of this project this year.

<https://villagebyvillage.org.uk/project/tech2teach>

### **CLEAN WATER SAVES LIVES**

We continued transforming all the poly tanks, which help deliver the Clean Hands Saves Lives (CHSL) Project into safe drinking water sources for school children at school, Clean Water Saves Lives (CWSL). We have now implemented this change at all schools where we work, improving healthcare and establishing lifelong habits around consumption of safe drinking water.

Because of the importance of clean accessible drinking water, this is our second-biggest project using 21% of our time and resources.

<https://villagebyvillage.org.uk/project/clean-water-saves-lives>

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2023**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS (Cont)**

#### **EARLY CHILDHOOD EDUCATION (ECE) & UNDER 5'S FEEDING PROGRAMME**

Over the last 10 years, Village by Village has built and supported 7 pre-schools for the under 4's and 5 kindergartens. Village by Village continues to run 2 of these pre-schools that prepare the children to move into the kindergarten class and begin the start of their education.

The sessions allow young children to learn by playing with a variety of games that strengthen their cognitive, language, socio-emotional development and health, so the children are more school-ready and perform better in formal education. Health and hygiene activities are incorporated to improve health.

We implemented a feeding programme at our creches to support and encourage attendance. We directly employ 4 Creche Madams and 2 cooks all from the local communities. This has increased attendance at the creche, giving more children a better head start in their education journey. Demand for this scheme is so high we are looking to raise funds to build an extension in 2024 as we are now oversubscribed with requests from parents wanting to give their children a head start into education.

This project still remains our most popular volunteering opportunity - <https://villagebyvillage.org.uk/project/early-years-education/>

#### **HEALTH SCREENING**

We work in partnership with the Ghana Health Service and their excellent nurses in some very remote local health clinics by supporting them, by providing haemoglobin monitors. These monitors allow the nurse to identify those hidden but deadly diseases and allow the signposting of patients to more established local & regional hospitals. We have screened over 500 people and prevented endless suffering because of this simple and effective early intervention partnership.

#### **CHILDREN'S WARD AT THE ADAWSO HEALTH CENTRE**

We know you shouldn't have a favourite child or a favourite charity project, but this is our staff's favourite, and remains one of the best projects we have completed this year. Created via and compelling and extraordinary request by the leading Doctor at one of the local health clinics in our catchment area. We worked very closely with the Ghana Health Service to build an additional ward at the clinic that allows children to spend the night at the clinic. Previously, they only had adult wards that were inappropriate and very scary for small children to stay in.

This means doctors can now not only deal with the initial symptoms but can also get to the root problem, whereas previously parents would bring their children and once the initial problem was resolved the parent and child would return home never to be seen again, then return a month or two later once the condition was now untreatable. Whereas now doctors can do much better investigations to get to the root cause of the issue, preventing so much unnecessary suffering and save lives.

#### **VACCINATION SUPPORT PROGRAMME**

Another project we have completed in partnership with the Ghana Health Service's excellent nurses. We realised many of the outlining more remote rural villages were being missed when health initiatives were being rolled out and discovered it was because of the lack of transport and the terrible roads that surround our base in Ghana. Over the years, we have trained all our staff on off-road driving and have 3 reliable 4x4 vehicles. So, we offered our support to transport nurses to villages that had previously been seen as inaccessible to provide much needed vaccinations to children.

This year, we have supported nurses to deliver 8,395 of Covid 19 Vaccinations and 556 of Polio Vaccinations.

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2023**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS (Cont)**

### **COMPUTERS FOR SCHOOLS**

This is one of our smallest and lowest cost projects, accounting for only 2% of our resources this year. We have distributed used computers to 5 schools, some without electricity! This project is the brainchild of our Director of Operations in Ghana as he grew up in a remote rural village not far from our base and he remembers having to learn from a book about computers. Never seeing or touching a mouse, screen or laptop. This is still very common in some schools in our catchment area, so now at least the children get to see a computer whilst they are being taught their importance.

Working in partnership with [janga.la](https://www.janga.la/), a UK-based charity dedicated to enabling internet access for people in need of urgent humanitarian aid or longer-term development assistance, we have provided internet to the village of Abenta. Allowing children and our staff to access the web.

### **CYCLE 2 SUCCESS**

We are sometimes asked to build a new school by a remote rural community in poverty because the nearest Primary or Junior High School is too far away for their children to walk back and forth, plus their chores and their homework. In some cases, it is not practical due to the catchment area or estimated school population to build a new school.

In these cases, we provide and maintain a push-bike for children living far from a school. We find this an effective way to keep pupils in schools in the more remote villages. Cycle 2 Success has given many children the opportunity to access education in a timely and safe manner while teaching them a useful skill in terms of bike maintenance, road safety and also fostering an understanding of responsibility in their stewardship of the bicycles. This project took 9% of our resources this year.

<https://villagebyvillage.org.uk/project/cycle2success>

### **MENSTRUAL HYGIENE MANAGEMENT (MHM)**

In Partnership with the Rotary Club of Derby we improve Menstrual Hygiene Management (MHM) among adolescent girls in the village of Abenta. We raised the awareness and broke down some of the taboo surrounding menstruation in the local community via education and awareness. We provided access to reusable sanitary products and educated girls on their proper use. Furthermore, we also recognized the urgent need for a girl friendly toilet facility and changing room and access to proper resources and support and raised awareness within the community.

### **VOLUNTEERING**

Attracting volunteers to come out to Ghana in the numbers they once came, pre covid is proving very hard. We had 10 fee paying volunteers during 2022/23 one of the lowest years since the charity started. The average age was 33, 90% female, 60% coming from our referral partners PoD, 70% White British, 7% White American, 8% Mixed Heritage. Our plan is to redesign our current website to attract more volunteers directly and approach school groups in 23/24.

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023**

**TRUSTEES ANNUAL REPORT (Continued).**

**PUBLIC BENEFIT INFORMATION**

Our main activities and who we try to help are described above. All our charitable activities focus on the children born to families living in poverty in African villages, so they do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education and we undertake to further our charitable purposes for the public benefit.

It has been an amazing year and we would like to thank everyone who helped make this dream of doing good for those living in poverty, a reality.

For more information, please view our website - [villagebyvillage.org.uk](http://villagebyvillage.org.uk)

**FINANCIAL REVIEW**

The full results for the year and the charity's financial position are shown in the attached financial statements and the adequacy of the reserves is set out below.

**RISK**

One of the charity's largest risks is the involvement of volunteers in our work in Africa. The board of trustees mitigates against this risk by using health and safety techniques and procedures to accomplish specific activity or task. The trustees also maintain a risk register which is updated regularly.

**RESERVES POLICY**

The charity endeavours to maintain its unrestricted reserves at a level sufficient to cover its out goings for three months and to close the charity down or wind it up if needed.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023**

**TRUSTEES' RESPONSIBILITIES**

The Trustees (who are also the directors of Village by Village Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company at the end of the year and of the incoming resources and application of resources for the year then ended.

In preparing those financial statements, the trustees are required to: -

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- Observe the methods and principals in the Charities SORP
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Signed on behalf of the charity's trustees:



.....  
Dr N P Swift - Chairman

Approved by the trustees on

16/7/2024

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF VILLAGE BY VILLAGE  
LIMITED FOR THE YEAR ENDED 31ST OCTOBER 2023

I report on the accounts of the company for the year ended 31st October 2023, which are set out on pages 9 to 16.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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.

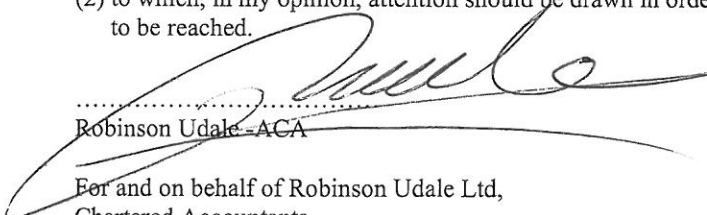
**Independent examiner's statement**

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 requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
.....  
Robinson Udale - ACA

For and on behalf of Robinson Udale Ltd,  
Chartered Accountants  
The Old Bank, 41 King Street  
Penrith, Cumbria  
CA11 7AY

Date ..... 17/7/2024

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Restricted Funds £	Unrestricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOME :-</b>					
Donations and Legacies	2	16,500	106,564	123,064	123,002
Income From Investments	2	-	268	268	-
<b>Total Income</b>		<u>16,500</u>	<u>106,832</u>	<u>123,332</u>	<u>123,002</u>
<b>EXPENDITURE :-</b>					
Costs Of Raising Funds	3	-	1,502	1,502	1,559
Expenditure on Charitable Activities	3	13,500	110,826	124,326	
<b>Total Expenditure</b>		<u>13,500</u>	<u>112,328</u>	<u>125,828</u>	<u>133,430</u>
<b>Net Income/Expenditure And Net Movement in Funds For The Year</b>		3,000	(5,496)	(2,496)	(10,428)
Transfer between funds		-	-	-	-
<b>Reconciliation Of Funds</b>					
Funds Brought Forward		2,750	183,000	185,750	196,178
<b>Funds Carried Forward</b>		<u>£5,750</u>	<u>£177,504</u>	<u>£183,254</u>	<u>£185,750</u>

The statement of financial activities includes all gains and losses in the year.  
 All incoming resources and resources expended derive from continuing activities.

1

The notes on pages 11 to 16 form part of these accounts

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2023

STATEMENT OF FINANCIAL POSITION

	Note	£	2023 £	2022 £
<b>FIXED ASSETS</b>				
Tangible assets	5		27,525	37,796
<b>CURRENT ASSETS</b>				
Debtors	6	7,402		174
Cash at bank and in hand		151,229		150,155
			-----	-----
		158,631		150,329
<b>CREDITORS: Amounts falling due within one year</b>	<b>7</b>	<b>2,902</b>		<b>2,375</b>
			-----	-----
<b>NET CURRENT ASSETS</b>			<b>155,729</b>	<b>147,954</b>
			-----	-----
<b>NET ASSETS</b>			<b><u>£183,254</u></b>	<b><u>£185,750</u></b>
 <b>FUNDS</b>				
Restricted	8		5,750	2,750
Unrestricted			177,504	183,000
			-----	-----
<b>TOTAL FUNDS</b>	<b>9</b>		<b><u>£183,254</u></b>	<b><u>£185,750</u></b>

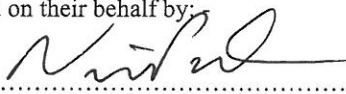
For the year ended 31st October 2023 the company was entitled to exemption from the requirements to have an audit under the provisions of Section 477 of the Companies Act 2006. No notice has been deposited with the company under Section 476 of the Companies Act 2006 requiring an audit to be carried out.

The directors acknowledge their responsibility for: -

- a) Ensuring the company keeps accounting records in accordance with Sections 386 and 387 of the Companies Act 2006; and
- b) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit for that financial year in accordance with the requirements of Sections 394 and 395 of the Companies Act 2006 and which otherwise comply with the accounting requirements of that Act relating to financial statements so far as they are applicable to the company.

The financial statements have been prepared in accordance with the provisions of Statutory Instrument 2008/409 under the Companies Act 2006 relating to small companies.

These financial statements were approved by the members of the board of trustees on 16/7/2024 and are signed on their behalf by:

Signed 

Dr N P Swift, Chairman

The notes on pages 11 to 16 form part of these accounts

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023**

**NOTES TO THE FINANCIAL STATEMENTS**

**1. ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows: -

**Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. At the date of transition, no restatement was required.

**Income and Endowments**

Donations and similar incoming resources are included in the period in which they are receivable, which is when the charity becomes entitled to the resource.

**Investment income**

Investment income is accounted for in the period in which the charity is entitled to receipt.

**Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of raising funds comprise those costs directly attributable to raising funds for the charity.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services to enable the charity to meet its charitable aims and objectives. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

Support costs have been calculated based on the payments made from the operational bank account which is separate from the public donations bank account.

**Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes. Restricted funds are to be used for specific purposes as laid down by the donor.

**Taxation**

The company is a registered charity and as such is exempt from Income Tax and Corporation Tax under the provision of the Income and Corporation Taxes Act 1988.

**Depreciation**

Depreciation is calculated to write down the cost or valuation, less estimated residual value, of all tangible fixed assets with a cost exceeding £500 over their expected useful lives on a straight-line basis.

The rates applicable are:

Fixture, Fittings and Equipment	33.3% Straight Line
Motor Vehicles	25% on Net Book Value

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023

NOTES TO THE FINANCIAL STATEMENTS

2. INCOME

	Restricted Funds	Unrestricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
<b>Income is derived from: -</b>				
<b>Donations And Legacies: -</b>				
Gap month/Online	-	7,006	7,006	7,827
General donations	-	50,237	50,237	56,974
Gifts In Kind	-	2,397	2,397	14,321
“Clean Hands Saves Lives”	11,500	-	11,500	9,333
Anamenampa Junior High School	-	-	-	4,300
Early Years Education and Feeding Programme	2,000	-	2,000	1,650
Period Poverty Togo	-	-	-	2,200
Book Club/Tech2teach	-	-	-	1,474
For Hilux Vehicle	-	-	-	8,973
Sokwenya Well project	-	-	-	3,200
Togo Borehole Rehabilitation	-	-	-	11,500
Cycle2Success	-	-	-	250
Period Poverty Ghana	3,000	-	3,000	1,000
Adowso Childrens Ward	-	22,179	22,179	-
Ababo Health Clinic	-	24,745	24,745	-
	-----	-----	-----	-----
	16,500	106,564	123,064	123,002
	-----	-----	-----	-----
<b>Investment Income:-</b>				
Bank Interest	-	268	268	-
	-----	-----	-----	-----
	-	268	268	-
	-----	-----	-----	-----

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023

NOTES TO THE FINANCIAL STATEMENTS

3. EXPENDITURE

	Restricted Funds	Unrestricted Funds		Total Funds 2023	Total Funds 2022
		Support Costs	Direct Costs		
<b>Costs of Fundraising :-</b>					
Fund Raising Costs	-	-	1,502	1,502	1,559
	-----	-----	-----	-----	-----
	-	-	1,502	1,502	1,559
	-----	-----	-----	-----	-----
<b>Charitable Activities :-</b>					
Project Equipment in Ghana	-	-	308	308	774
“Clean Hands Saves Lives” Costs	11,500	-	625	12,125	13,576
“Clean Water Saves Lives” Costs	-	-	10,608	10,608	2,827
Light 2 Learn	-	-	-	-	2,548
Early Years Education/Under 5’s					
Feeding Scheme	2,000	-	2,546	4,546	8,917
Cycle 2 Success Project	-	-	4,546	4,546	6,429
Tech 2 Teach Project	-	-	7,072	7,072	5,787
Anamenampa Junior High School	-	-	-	-	4,300
Period Poverty	-	-	-	-	(1,037)
Sokwenya Well Project	-	-	-	-	3,200
Togo Borehole Rehabilitation	-	-	-	-	8,750
Adowso Childrens Ward	-	-	11,618	11,618	-
Ababo Health Clinic	-	-	-	-	-
Creative Art	-	-	-	-	714
Volunteering Costs	-	-	174	174	156
International Travel	-	-	1,281	1,281	1,116
UK Travel	-	4	51	55	23
Web Hosting	-	197	2,264	2,461	196
Computer Equipment and Software	-	231	2,658	2,889	3,603
Digital Marketing	-	12	144	156	3,315
Telephone and Mobile costs	-	34	389	423	930
Office Equipment, Books, Printing, Postage and Stationery	-	1	11	12	271
Employee Costs	-	4,175	48,016	52,191	49,441
Staff Training	-	12	149	161	223
Business Use of Home	-	202	2,319	2,521	2,521
Depreciation	-	41	10,230	10,271	12,772
Profit on sale of Fixed Assets	-	(-)	(-)	(-)	(548)
Governance Cost	-	3	35	38	264
Examiners Report fees and Software	-	62	712	774	726
Bank Charges	-	8	88	96	77
	-----	-----	-----	-----	-----
	13,500	4,982	105,844	124,326	131,871
	-----	-----	-----	-----	-----

**Support Costs**

Support costs have been calculated at 8% of the overall cost, apart from the depreciation which excludes the depreciation on the vehicles in Africa, which represents a fair estimate of these costs. Further information can be found within note 4 of the financial statements.

The statement of financial activities includes all gains and losses in the year.  
All incoming resources and resources expended derive from continuing activities.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023**

**NOTES TO THE FINANCIAL STATEMENTS**

**4. REMUNERATION AND SUPPORT COSTS**

**How much do we pay our staff?**

In the current turbulent non-profit sector Village by Village believes excellent charities should lead by example and if they are asking the public for their hard earned money they should be completely transparent so we have asked the permission of all our PAYE staff to display their annual salary costs and they have willingly agreed:

**CEO - £37,790 Gross**

**Director of Operations (UK) - £14,400 Gross**

All our projects are costed using "Full Cost Recovery". This means a portion of our staff costs are allocated to each of our projects. It also means we ensure funding for, or 'recover', all our costs, including the direct costs of projects and all our overheads.

Every organisation, whether voluntary, public or private, needs to recover all its costs, and ideally generate a surplus, or it cannot pay its employees, provide its services, or plan for the future and the continued development and delivery of its services.

In an organisation there are two types of costs. Direct costs that are incurred as a direct result of running a project or service, and overhead costs that are incurred by an organisation in order to support the projects that it runs. The full cost of our organisation includes both the direct costs of all our projects and services and all our overheads. Therefore, the full cost of each of our projects includes both the direct costs and a portion of the overhead costs.

For more information about how we work out our costs please go to: <http://villagebyvillage.org.uk/full-cost-recovery/>

**5. TANGIBLE FIXED ASSETS**

	<b>Motor Vehicles £</b>	<b>Fixtures Fittings &amp; Equipment £</b>	<b>Total £</b>
<b>COST</b>			
At 1st November 2022	110,485	17,771	128,256
Additions	-	-	-
Less Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2023	110,485	17,771	128,256
	-----	-----	-----
<b>DEPRECIATION</b>			
At 1st October 2022	73,735	16,725	90,460
Charge for the year	9,748	523	10,271
Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2023	83,483	17,248	100,731
	-----	-----	-----
<b>NET BOOK VALUE</b>			
At 31st October 2023	<u>£27,002</u>	<u>£523</u>	<u>£27,525</u>
At 31st October 2022	<u>£36,750</u>	<u>£1,046</u>	<u>£37,796</u>

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2023

NOTES TO THE FINANCIAL STATEMENTS

6. DEBTORS

	2023	2022
	£	£
Other Debtors	6,737	-
Prepayments	665	174
	<u>£7,402</u>	<u>£174</u>

7. CREDITORS: Amounts falling due within one year

	2023	2022
	£	£
Trade Creditors	-	-
Other Creditors	922	998
Accruals	780	750
Other Taxes and Social Security Costs	1,200	628
	<u>£2,902</u>	<u>£2,376</u>

8. RESTRICTED FUNDS

	Restricted Funds Brought Forward	Donations Received	Less Expenditure	Restricted Funds Carried Forward
	£	£	£	£
Clean Hands Saves Lives	-	11,500	(11,500)	-
Early Years Education & Feeding Programme	-	2,000	(2,000)	-
Togo Borehole Rehabilitation	2,750	-	(-)	2,750
Period Poverty Ghana	-	3,000	(-)	3,000
	<u>£2,750</u>	<u>£16,500</u>	<u>£(13,500)</u>	<u>£5,750</u>

Clean Hands Saves Lives – These funds were received from three donors to assist with the continued work with schools in remote rural locations and build school toilet blocks, rainwater harvesting systems and teach the children the importance of hand washing with soap at an early age, so they can pass these skills on to their children.

Early Years Education & Feeding Programme – These funds were received from “Outdoors 365” to fund a feeding programme at one of the kindergartens supported by Village By Village

Togo Borehole Rehabilitation - These funds were received from an individual to help fund the rebuilding of a borehole.

Period Poverty Ghana - These funds were received from a Rotary Club to help fund period poverty.

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2023

NOTES TO THE FINANCIAL STATEMENTS

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted £	Unrestricted £	Total Funds £
Tangible Fixed Assets	-	27,525	27,525
Net Current Assets	5,750	152,881	158,631
Non Current Liabilities	(-)	(2,902)	(2,902)
Net Assets at 31st October 2023	<u>£5,750</u>	<u>£177,504</u>	<u>£183,254</u>

10. TRUSTEES

There were no trustees' remuneration or other benefits in the year.

**VILLAGE BY VILLAGE LIMITED**

England & Wales - Charity number 1116952

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# Accounts

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COMPANY REGISTRATION NUMBER 05957544

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31ST OCTOBER 2022**

**CHARITY NUMBER 1116952**

**ROBINSON UDALE**  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

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Notes to the financial statements	10

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
MEMBERS OF THE BOARD, SENIOR STAFF AND PROFESSIONAL ADVISERS**

**The board of trustees**

Dr Nick Swift – Chairman  
Mr Paul Broom – Deputy Chairman  
Ms Blue Wilson (Resigned 17/01/2023)  
Mrs Nicolette Unsworth (Resigned 06/01/2023)  
Ms Sofia Sheremey  
Mr Paul King  
Mr Mike Little (Appointed 16/03/2023)  
Miss Megan Holt (Appointed 16/03/2023)  
Miss Lawrencia Awuku (Appointed 16/03/2023)

**Registered office**

8 Lyndhurst Avenue  
Sale  
Cheshire  
M33 5BF

**Independent Examiners**

Robinson Udale Limited  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**Bankers**

National Westminster Bank Plc  
Worcester Cross Branch  
Worcester  
WR1 3PR

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2022**

**TRUSTEES ANNUAL REPORT**

The directors and trustees for the purposes of the Companies Act have pleasure in presenting their report and the financial statements of the charity for the year ended 31<sup>st</sup> October 2022. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**GOVERNING DOCUMENT**

Village By Village is a charitable company limited by guarantee, incorporated on 5<sup>th</sup> October 2006 and registered as a charity on 23<sup>rd</sup> November 2006. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

**OBJECTIVES**

Village by Village was created to reduce the needless suffering and needless deaths of children living in poverty in remote rural African villages. We are a small charity, making a big difference. We are a highly cost-effective, UK-based charity dreaming of a world where children born to families living in poverty in African villages do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education. One day, we hope African children do not needlessly die or suffer from preventable diseases that we in the wealthier Northern hemisphere no longer consider a threat to our children. We exist because over 2,000 children under the age of five die **every day** from diarrhoeal diseases and of these some 1,800 deaths are linked to water, sanitation and hygiene. (Unicef.org)

**TRUSTEES**

Village by Village has a ten step new trustees recruitment, selection, vetting, appointment & induction process,

New Trustees : Ten step recruitment, selection, vetting, appointment & induction process

- (1) Village by Village identifies the need for new trustees at AGM, through resignations or specific skills need.
- (2) The trustees agree what skills; experience and knowledge are needed, and write it down in the form of a short job description and person specification.
- (3) The trustees agree responsibilities and a process for recruitment and method of attracting a diverse range of candidates with the skills the charity needs; (in doing so they comply with the requirements set out in the charity's governing document)
- (5) Short-listing and informal interviews take place against agreed criteria. During the meeting it will be explained to potential trustees the requirements of them, about the purposes and aims of the charity, as well as their broader duties and responsibilities as trustees.
- (6) Preferred candidates are identified and invited to join the trustees, subject to references, formal vetting and approval by the full trustee board. Unsuccessful candidates are notified and thanked for their interest.
- (7) Vetting potential trustees - The trustees ensure the candidates is suitable to act as a trustee by:
  - (a. Asked to confirm in writing that this is the case by completion of a "Declaration of eligibility for newly appointed trustees")
  - (b. And checking their name against the Disqualified Directors Register  
<http://www.companieshouse.gov.uk/ddir>
  - (c. Production and photocopying of a valid passport
  - (b. Candidates are asked to consider and declare any existing or potential conflicts of interest.
  - (c. Criminal Records Disclosures should be obtained for trustees intending to travel to Africa
- (8) In the light of the checks, declarations and disclosures, the Chair of the charity writes to the prospective trustee/s, setting out their duties and the charity's expectations of them.
- (9) New trustees meet existing trustees and others involved with the charity.
- (10) The new trustees attend their first board meeting and are duly welcomed. All relevant parties, such as funders and the charity's solicitors and auditors, are notified of the new appointments and it is mentioned in the newsletter.

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2022**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS**

It has been another challenging year with Covid travel restrictions still in place at the start of the year then Russia's invasion of Ukraine, followed by a cost of living and fuel crisis in Europe, but are pleased to present the year-end report highlighting the amazing developments, activities, and achievements of Village by Village during 2021/2022 mainly in the following villages of Eastern Region Ghana :-

Abenta  
Aboabo  
Dumpong  
Obom  
Anamenampa  
Attabui  
Kukua A  
Apua Wawase  
Kukua B

And the following borehole rehabilitations in the villages in Togo in the canton of Agbelouve (In partnership with Phillip Pritchard) :-

Dono  
Begbe

This report provides an overview of our projects and initiatives that have created positive change in rural Ghanaian communities. Despite the challenges posed by the COVID-19 pandemic, we have persevered and continued to make a significant impact in various areas, key highlights:

**1. COVID-19 UPDATE**

As the impact of the pandemic waned and vaccinations increased across Ghana, we regained momentum in delivering our projects with renewed enthusiasm and dedication.

**2. CLEAN HANDS SAVES LIVES PROJECT**

Recognizing the critical role of handwashing in disease prevention, especially in light of the pandemic, our flagship project, CHSL, received focused attention and resources. We successfully conducted training and education sessions in all nine schools where we operate. Additionally, evaluation showed a 52% uptake in hand washing in the schools we were working with and an overall 88% of children now wash their hands after going to the toilet. This was a direct result of us constructing numerous handwashing stations, significantly increasing children's access to handwashing facilities. (In partnership with The Mercer Family Trust)

**3. TECH2TEACH PROJECT**

In response to the educational setbacks caused by the global pandemic, we launched the Tech2Teach project in partnership with the Derby Rotary Club. This initiative involved providing 18 tablets preloaded with educational applications to rural Ghanaian children. Under the leadership of Lawrencia Hutley, our dedicated project lead, we reached remote communities, ensuring access to modern technology and fostering a love for learning.

**4. CYCLE 2 SUCCESS PROJECT**

Cycle 2 Success continued to provide children with safe transportation to school while imparting valuable skills in bike maintenance, road safety, and responsibility. This initiative has had a profound impact on education accessibility and empowerment (In partnership with The Mercer Family Trust).

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2022**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS (Cont)**

**5. CLEAN WATER SAVES LIVES PROJECT**

Expanding on our Clean Hands Saves Lives (CHSL) Project, we successfully transformed all poly tanks into safe drinking water sources for school children. The Clean Water Saves Lives (CWSL) initiative has improved healthcare and promoted lifelong habits of consuming safe drinking water among the communities we serve. (In partnership with The Mercer Family Trust & The Worshipful Company of Plumbers)

**6. LIGHTS2LEARN PROJECT**

With great satisfaction, we announce the conclusion of the Lights2Learn project. The increased electrification of rural communities by the Government of Ghana has eliminated the need for this intervention. Consequently, we have reallocated funds to other impactful projects, knowing that children now have access to electric light for completing their homework.

**7. UNDER 5'S FEEDING PROGRAMME**

Thanks to funding from Outdoor 365, we successfully implemented a feeding program at our creche in AboAbo. This initiative has led to increased attendance, giving more children a strong foundation for their educational journey. With the demand surpassing our expectations, we are actively seeking funds to expand the facility. (In partnership with 365 Outdoors)

**8. VOLUNTEERING**

Despite the challenges posed by travel restrictions and COVID-19 vaccination requirements, we have remained committed to engaging volunteers. While the numbers have been relatively low, only 11 volunteers travelled to Ghana. We anticipate an increase as the international travel market recovers and conditions improve.

**9. DIGITALISATION**

Our newly implemented dashboard reporting structure has significantly improved efficiency and monitoring of project implementation. This real-time reporting system enables us to showcase the effectiveness of our projects to management and donors, providing a clear picture of our impact.

**CONCLUSION**

In the year 2021 to 2022, Village by Village engaged in numerous projects. Through our commitment, collaboration, and determination, the team in Ghana had 35,416 interactions with people living in poverty, in rural Ghanaian communities. We extend our gratitude to our partners, donors, and dedicated team members for their unwavering support. Looking ahead

**PUBLIC BENEFIT INFORMATION**

Our main activities and who we try to help are described above. All our charitable activities focus on the children born to families living in poverty in African villages so they do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education and we undertake to further our charitable purposes for the public benefit.

It has been an amazing year and we would like to thank everyone who helped make this dream of doing good for those living in poverty, a reality.

For more information please view our website - [villagebyvillage.org.uk](http://villagebyvillage.org.uk)

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2022**

**TRUSTEES ANNUAL REPORT (Continued).**

**FINANCIAL REVIEW**

The full results for the year and the charity's financial position are shown in the attached financial statements and the adequacy of the reserves is set out below.

**RISK**

One of the charity's largest risks is the involvement of volunteers in our work in Africa. The board of trustees mitigates against this risk by using health and safety techniques and procedures to accomplish specific activity or task. The trustees also maintain a risk register which is updated regularly.

**RESERVES POLICY**

The charity endeavours to maintain its unrestricted reserves at a level sufficient to cover its out goings for three months and to close the charity down or wind it up if needed.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

**TRUSTEES' RESPONSIBILITIES**

The Trustees (who are also the directors of Village by Village Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company at the end of the year and of the incoming resources and application of resources for the year then ended.

In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- Observe the methods and principals in the Charities SORP
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Signed on behalf of the charity's trustees:



.....  
Dr N P Swift - Chairman

Approved by the trustees on 11<sup>th</sup> July, 2023

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF VILLAGE BY VILLAGE  
LIMITED FOR THE YEAR ENDED 31ST OCTOBER 2022**

I report on the accounts of the company for the year ended 31st October 2022, which are set out on pages 8 to 15.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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 requirements:

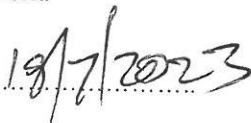
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
Robinson Udale - ACA

For and on behalf of Robinson Udale Ltd,  
Chartered Accountants  
The Old Bank, 41 King Street  
Penrith, Cumbria  
CA11 7AY

Date .....



VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Restricted Funds £	Unrestricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>INCOME :-</b>					
Donations and Legacies	2	39,956	83,046	123,002	101,472
Income From Investments	2	-	-	-	-
<b>Total Income</b>		<u>39,956</u>	<u>83,046</u>	<u>123,002</u>	<u>101,472</u>
<b>EXPENDITURE :-</b>					
Costs Of Raising Funds	3	-	1,559	1,559	490
Expenditure on Charitable Activities	3	28,233	103,638	131,871	129,413
<b>Total Expenditure</b>		<u>28,233</u>	<u>105,197</u>	<u>133,430</u>	<u>129,903</u>
<b>Net Income/Expenditure And Net Movement in Funds For The Year</b>		11,723	(22,151)	(10,428)	(28,431)
Transfer between funds		(8,973)	8,973	-	-
<b>Reconciliation Of Funds</b>					
Funds Brought Forward		-	196,178	196,178	224,609
<b>Funds Carried Forward</b>		<u>£2,750</u>	<u>£183,000</u>	<u>£185,750</u>	<u>£196,178</u>

The statement of financial activities includes all gains and losses in the year.  
 All incoming resources and resources expended derive from continuing activities.

The notes on pages 10 to 15 form part of these accounts

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

**STATEMENT OF FINANCIAL POSITION**

	Note	£	2022 £	2021 £
<b>FIXED ASSETS</b>				
Tangible assets	5		37,796	40,027
<b>CURRENT ASSETS</b>				
Debtors	6	174		4,123
Cash at bank and in hand		150,155		154,472
		-----		-----
			150,329	158,595
<b>CREDITORS: Amounts falling due within one year</b>	7	2,375		2,444
		-----		-----
<b>NET CURRENT ASSETS</b>			147,954	156,151
<b>NET ASSETS</b>			<u>£185,750</u>	<u>£196,178</u>
<b>FUNDS</b>				
Restricted	8		2,750	-
Unrestricted			183,000	196,178
			-----	-----
<b>TOTAL FUNDS</b>	9		<u>£185,750</u>	<u>£196,178</u>

For the year ended 31st October 2022 the company was entitled to exemption from the requirements to have an audit under the provisions of Section 477 of the Companies Act 2006. No notice has been deposited with the company under Section 476 of the Companies Act 2006 requiring an audit to be carried out.

The directors acknowledge their responsibility for:-

- a) Ensuring the company keeps accounting records in accordance with Sections 386 and 387 of the Companies Act 2006; and
- b) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit for that financial year in accordance with the requirements of Sections 394 and 395 of the Companies Act 2006 and which otherwise comply with the accounting requirements of that Act relating to financial statements so far as they are applicable to the company.

The financial statements have been prepared in accordance with the provisions of Statutory Instrument 2008/409 under the Companies Act 2006 relating to small companies.

These financial statements were approved by the members of the board of trustees on 11<sup>th</sup> July 2023 and are signed on their behalf by:-

Signed .....  .....

**Dr N P Swift, Chairman**

The notes on pages 10 to 15 form part of these accounts

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:-

**Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. At the date of transition no re-statement was required.

**Income and Endowments**

Donations and similar incoming resources are included in the period in which they are receivable, which is when the charity becomes entitled to the resource.

**Investment income**

Investment income is accounted for in the period in which the charity is entitled to receipt.

**Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of raising funds comprise those costs directly attributable to raising funds for the charity.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services to enable the charity to meet its charitable aims and objectives. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

Support costs have been calculated based on the payments made from the operational bank account which is separate from the public donations bank account

**Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes. Restricted funds are to be used for specific purposes as laid down by the donor.

**Taxation**

The company is a registered charity and as such is exempt from Income Tax and Corporation Tax under the provision of the Income and Corporation Taxes Act 1988.

**Depreciation**

Depreciation is calculated to write down the cost or valuation, less estimated residual value, of all tangible fixed assets with a cost exceeding £500 over their expected useful lives on a straight line basis.

The rates applicable are:

Fixture, Fittings and Equipment	33.3% Straight Line
Motor Vehicles	25% on Net Book Value

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

**NOTES TO THE FINANCIAL STATEMENTS**

**2. INCOME**

	Restricted Funds	Unrestricted Funds	Total Funds 2022	Total Funds 2021
Income is derived from:-	£	£	£	£
<b>Donations And Legacies:-</b>				
Gap month/Online	-	7,827	7,827	672
General donations	-	56,974	56,974	35,846
Gifts In Kind	-	14,321	14,321	2,133
“Clean Hands Saves Lives”	9,333	-	9,333	5,000
Anamenampa Junior High School	4,300	-	4,300	5,000
Addo Nkwanta Clinic	-	-	-	26,216
Early Years Feeding Programme	1,650	-	1,650	1,200
Period Poverty Togo	-	2,200	2,200	4,000
Book Club/Tech2teach	-	1,474	1,474	500
For Hilux Vehicle	8,973	-	8,973	-
Sokwenya Well project	3,200	-	3,200	-
Togo Borehole Rehabilitation	11,500	-	11,500	-
Cycle2Success	-	250	250	-
Period Poverty Ghana	1,000	-	1,000	-
Job Retention Monies	-	-	-	20,905
	-----	-----	-----	-----
	39,956	83,046	123,002	101,472
	-----	-----	-----	-----
<b>Investment Income:-</b>				
Bank Interest	-	-	-	-
	-----	-----	-----	-----
	-	-	-	-
	-----	-----	-----	-----

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022

NOTES TO THE FINANCIAL STATEMENTS

3. EXPENDITURE

	Restricted Funds	Unrestricted Funds		Total Funds 2022	Total Funds 2021
		Support Costs	Direct Costs		
<b>Costs of Fundraising :-</b>					
Fund Raising Costs	-	-	1,559	1,559	490
	-	-	1,559	1,559	490
<b>Charitable Activities :-</b>					
Project Equipment in Ghana	-	-	774	774	516
"Clean Hands Saves Lives" Costs	9,333	-	4,243	13,576	5,049
"Clean Water Saves Lives" Costs	-	-	2,827	2,827	3,130
Light 2 Learn	-	-	2,548	2,548	2,727
Early Years Education/Under 5's Feeding Scheme	1,650	-	7,267	8,917	4,785
Cycle 2 Success Project	-	-	6,429	6,429	3,130
Tech 2 Teach Project	-	-	5,787	5,787	581
Addo Nkwanta Clinic	-	-	-	-	26,216
Anamenampa Junior High School	4,300	-	-	4,300	5,000
Period Poverty	1,000	-	(2,037)	(1,037)	6,109
Sokwenya Well Project	3,200	-	-	3,200	-
Togo Borehole Rehabilitation	8,750	-	-	8,750	-
Creative Art	-	-	714	714	-
COVID Response Costs	-	-	-	-	244
Volunteering Costs	-	-	156	156	1,313
International Travel	-	-	1,116	1,116	(20)
UK Travel	-	2	21	23	43
Web Hosting	-	16	180	196	237
Computer Equipment and Software	-	288	3,315	3,603	2,357
Digital Marketing	-	265	3,050	3,315	-
Telephone and Mobile costs	-	74	856	930	1,154
Office Equipment ,Books, Printing, Postage and Stationery	-	22	249	271	53
Employee Costs	-	3,955	45,486	49,441	49,795
Staff Training	-	18	205	223	54
Business Use of Home	-	202	2,319	2,521	2,534
Depreciation	-	42	12,730	12,772	13,488
Profit on sale of Fixed Assets	(-)	(44)	(504)	(548)	(-)
Governance Cost	-	21	243	264	18
Examiners Report fees and Software	-	58	668	726	787
Professional Fees	-	-	-	-	113
Bank Charges	-	6	71	77	-
	28,233	4,925	98,713	131,871	129,413

**Support Costs**

Support costs have been calculated at 8% of the overall cost, apart from the depreciation which excludes the depreciation on the vehicles in Africa, which represents a fair estimate of these costs. Further information can be found within note 4 of the financial statements.

The statement of financial activities includes all gains and losses in the year.  
All incoming resources and resources expended derive from continuing activities.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

**NOTES TO THE FINANCIAL STATEMENTS**

**4. REMUNERATION AND SUPPORT COSTS**

**How much do we pay our staff?**

In the current turbulent non-profit sector Village by Village believes excellent charities should lead by example and if they are asking the public for their hard earned money they should be completely transparent so we have asked the permission of all our PAYE staff to display their annual salary costs and they have willingly agreed:

**CEO - £37,301 Gross**

**Director of Operations (UK) - £14,400 Gross**

All our projects are costed using "Full Cost Recovery". This means a portion of our staff costs are allocated to each of our projects. It also means we ensure funding for, or 'recover', all our costs, including the direct costs of projects and all our overheads.

Every organisation, whether voluntary, public or private, needs to recover all its costs, and ideally generate a surplus, or it cannot pay its employees, provide its services, or plan for the future and the continued development and delivery of its services.

In an organisation there are two types of costs. Direct costs that are incurred as a direct result of running a project or service, and overhead costs that are incurred by an organisation in order to support the projects that it runs. The full cost of our organisation includes both the direct costs of all our projects and services and all our overheads. Therefore, the full cost of each of our projects includes both the direct costs and a portion of the overhead costs.

For more information about how we work out our costs please go to: <http://villagebyvillage.org.uk/full-cost-recovery/>

**5. TANGIBLE FIXED ASSETS**

	<b>Motor Vehicles</b>	<b>Fixtures Fittings &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST</b>			
At 1st November 2021	101,512	16,203	117,715
Additions	8,973	1,568	10,541
Less Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2022	110,485	17,771	128,256
	-----	-----	-----
<b>DEPRECIATION</b>			
At 1st October 2021	61,485	16,203	77,688
Charge for the year	12,250	522	12,772
Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2022	73,735	16,725	90,460
	-----	-----	-----
<b>NET BOOK VALUE</b>			
At 31st October 2022	<u>£36,750</u>	<u>£1,046</u>	<u>£37,796</u>
At 31st October 2021	<u>£40,027</u>	<u>£Nil</u>	<u>£40,027</u>

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

**NOTES TO THE FINANCIAL STATEMENTS**

**6. DEBTORS**

	2022	2021
	£	£
Other Debtors	-	4,000
Prepayments	174	123
	<u>£174</u>	<u>£4,123</u>

**7. CREDITORS: Amounts falling due within one year**

	2022	2021
	£	£
Trade Creditors	-	-
Other Creditors	998	1,010
Accruals	750	720
Other Taxes and Social Security Costs	628	714
	<u>£2,376</u>	<u>£2,444</u>

**8. RESTRICTED FUNDS**

	Restricted Funds Brought Forward	Donations Received	Less Expenditure	Restricted Funds Carried Forward
	£	£	£	£
Clean Hands Saves Lives	-	9,333	9,333	-
Anamenampa Junior High School	-	4,300	4,300	-
Early Years Feeding Programme	-	1,650	1,650	-
Sokwenya Well Project	-	3,200	3,200	-
Togo Borehole Rehabilitation	-	11,500	8,750	2,750
Period Poverty Ghana	-	1,000	1,000	-
Toyota Hilux (Second Hand)	-	8,973	8,973	-
	<u>£Nil</u>	<u>£39,956</u>	<u>£37,206</u>	<u>£2,750</u>

Clean Hands Saves Lives – These funds were received from The Worshipful Company of Plumbers to assist with the continued work with schools in remote rural locations and build school toilet blocks, rain water harvesting systems and teach the children the importance of hand washing with soap at an early age so they intern pass these skills on to their children.

Anamenampa Junior High School – These funds were received from “The Pathways Group Ltd” to help fund the building of a Junior High School in the village of Anamenampa.

Early Years Feeding Programme – These funds were received from “Outdoors 365” to fund a feeding programme at one of the kindergartens supported by Village By Village

Sokwenya Well Project – These funds were received from a Rotary Club to help fund the rebuilding of a well

Togo Borehole Rehabilitation - These funds were received from an individual to help fund the rebuilding of a borehole.

Period Poverty Ghana - These funds were received from the same Rotary Club to help fund period poverty

Toyota Hilux (Second Hand) - These funds were received from the same individual to help fund the purchase of a Toyota Hilux for use in Ghana

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2022**

**NOTES TO THE FINANCIAL STATEMENTS**

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	37,796	37,796
Net Current Assets	2,750	147,579	150,329
Non Current Liabilities	(-)	(2,375)	(2,375)
Net Assets at 31st October 2022	<u>£2,750</u>	<u>£183,000</u>	<u>£185,750</u>

**10. TRUSTEES**

There were no trustees' remuneration or other benefits in the year.

**VILLAGE BY VILLAGE LIMITED**

England & Wales - Charity number 1116952

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# Accounts

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COMPANY REGISTRATION NUMBER 05957544

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31ST OCTOBER 2021

CHARITY NUMBER 1116952

ROBINSON UDALE  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021

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Statement of financial position	10
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VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

**FINANCIAL STATEMENTS**  
**MEMBERS OF THE BOARD, SENIOR STAFF AND PROFESSIONAL ADVISERS**

**The board of trustees**

Dr Nick Swift – Chairman  
Mr Paul Broom – Deputy Chairman  
Ms Blue Wilson  
Mrs Nicolette Unsworth  
Ms Sofia Sheremey  
Mr Paul King

**Registered office**

8 Lyndhurst Avenue  
Sale  
Cheshire  
M33 5BF

**Independent Examiners**

Robinson Udale Limited  
Chartered Accountants  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**Bankers**

National Westminster Bank Plc  
Worcester Cross Branch  
Worcester  
WR1 3PR

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2021**

**TRUSTEES ANNUAL REPORT**

The directors and trustees for the purposes of the Companies Act have pleasure in presenting their report and the financial statements of the charity for the year ended 31<sup>st</sup> October 2021. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**GOVERNING DOCUMENT**

Village By Village is a charitable company limited by guarantee, incorporated on 5<sup>th</sup> October 2006 and registered as a charity on 23<sup>rd</sup> November 2006. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

**OBJECTIVES**

Village by Village was created to reduce the needless suffering and needless deaths of children living in poverty in remote rural African villages. We are a small charity, making a big difference. We are a highly cost-effective, UK-based charity dreaming of a world where children born to families living in poverty in African villages do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education. One day, we hope African children do not needlessly die or suffer from preventable diseases that we in the wealthier Northern hemisphere no longer consider a threat to our children.

We exist because over 2,000 children under the age of five die **every day** from diarrhoeal diseases and of these some 1,800 deaths are linked to water, sanitation and hygiene. (Unicef.org)

**TRUSTEES**

Village by Village has a ten step new trustees recruitment, selection, vetting, appointment & induction process,

New Trustees : Ten step recruitment, selection, vetting, appointment & induction process

- (1) Village by Village identifies the need for new trustees at AGM, through resignations or specific skills need.
- (2) The trustees agree what skills; experience and knowledge are needed, and write it down in the form of a short job description and person specification.
- (3) The trustees agree responsibilities and a process for recruitment and method of attracting a diverse range of candidates with the skills the charity needs; (in doing so they comply with the requirements set out in the charity's governing document)
- (5) Short-listing and informal interviews take place against agreed criteria. During the meeting it will be explained to potential trustees the requirements of them, about the purposes and aims of the charity, as well as their broader duties and responsibilities as trustees.
- (6) Preferred candidates are identified and invited to join the trustees, subject to references, formal vetting and approval by the full trustee board. Unsuccessful candidates are notified and thanked for their interest.
- (7) Vetting potential trustees - The trustees ensure the candidates is suitable to act as a trustee by:
  - (a. Asked to confirm in writing that this is the case by completion of a "Declaration of eligibility for newly appointed trustees")
  - (b. And checking their name against the Disqualified Directors Register  
<http://www.companieshouse.gov.uk/ddir>
  - (c. Production and photocopying of a valid passport
  - (b. Candidates are asked to consider and declare any existing or potential conflicts of interest.
  - (c. Criminal Records Disclosures should be obtained for trustees intending to travel to Africa
- (8) In the light of the checks, declarations and disclosures, the Chair of the charity writes to the prospective trustee/s, setting out their duties and the charity's expectations of them.
- (9) An information pack about the charity (including the 3 year plan) is sent to new trustees. New trustees meet existing trustees and others involved with the charity.
- (10) The new trustees attend their first board meeting and are duly welcomed. All relevant parties, such as funders and the charity's solicitors and auditors, are notified of the new appointments and it is mentioned in the newsletter.

**VILLAGE BY VILLAGE LIMITED  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS**

**COVID 19-UPDATE**

Ghana had not escaped the delta variant, but cases and deaths remained considerably lower than the numbers we were used to in Western Europe. Vaccinations also remain low but the President Nana Akufo Addo announced a plan to vaccinate all adults by the end of this year and has procured 17 million Johnson and Johnson vaccines.

**ADD0-NKWANTA CLINIC REFURBISHMENT**

Construction of refurbishment work of the Addo Nkwanta Clinic was completed in April 2021 and on May 13th 2021 we handed the clinic over to the Ghana Health Service, continuing our partnership with local public health officials who we have been working with for over 10 years.

**MONITORING & EVALUATION**

We have already completed our first Monitoring and Evaluation of this project and the results are fantastic

**DIGITAL READING CLUB RURAL GHANA.**

Due to the Global Coronavirus Pandemic hundreds of rural Ghanaian children have been out of education for over 9 months. Although the children returned to school in January 2021 many have fallen far behind in essential skills like literacy and numeracy.

In order to encourage the children to continue advancing their reading skills We have developed a mobile digital reading club. In partnership with the Derby Rotary Club and with your assistance we have purchased 18 tablets preloaded with educational applications which make learning fun.

The planning phase of this project is finished and implementation will begin November 2021 when the tablets arrive in Ghana. Volunteers will be fundamental in the delivery of this project and we remain cautiously optimistic about volunteers returning through the later part of this year and into 2022.

**CYCLE 2 SUCCESS**

When the schools reopened in January 2021 one of the first tasks for the team was to locate and assess all the bikes we had given out before lockdown, New team member Asidu Godwing was tasked with this job and set about identifying what condition the bikes were in, which could be repaired and which need to be replaced.

**CLEAN WATER SAVES LIVES**

We have continued through the pandemic in transforming all of the poly tanks, which help deliver the Clean Hands Saves Lives (CHSL) Project into safe drinking water sources for school children, Clean Water Saves Lives (CWSL). Although supply issues and test facilities closed due to Covid mean that we are still fine tuning the purification system, we are steadily making the transition and hope to be able to provide safe drinking water to school children when the academic year commences in September.

**VILLAGE BY VILLAGE LIMITED  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS (Cont)**

**LIGHTS TO LEARN**

In a similar situation to Cycle 2 Success, many of the solar lights which had been given to the children in 2019/20 needed now to be audited, repaired or replaced. New staff member Lawrence Huletey has been traveling around all the schools collecting the lights and establishing relationships with teaching and students alike.

**ANAMENAMPA JUNIOR HIGH SCHOOL**

**New Year New School**

Continuing with our long relationship with the Ghana Education Service (GHS) we were approached by the community of Anamenampa as they had run out of funds to complete the construction of their Junior High School (JHS). An existing funder saw the photos we have put on Instagram as well as video from the HeadMaster asking for our assistance. This funder approached us looking to fund this project and I'm delighted to say construction is completed and the children returned to a new school in September.

**DASHBOARD:**

We have implemented a new reporting structure to improve efficiency and support monitoring and evaluation. Using Jot Forms ([www.jotform.com](http://www.jotform.com)) all staff complete an activity form on a daily basis which is inputted into a dashboard which we display on our website in realtime. This gives funders a clear understanding of how their funds are being spent and how effective the charity is being (<https://villagebyvillage.org.uk/dashboard/>)

**PUBLIC BENEFIT INFORMATION**

Our main activities and who we try to help are described above. All our charitable activities focus on the children born to families living in poverty in African villages so they do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education and we undertake to further our charitable purposes for the public benefit.

It has been an amazing year and we would like to thank everyone who helped make this pipe dream of doing good for those living in poverty, a reality.

For more information please view our website - [villagebyvillage.org.uk](http://villagebyvillage.org.uk)

**FINANCIAL REVIEW**

The full results for the year and the charity's financial position are shown in the attached financial statements and the adequacy of the reserves is set out below.

**RISK**

One of the charity's largest risks is the involvement of volunteers in our work in Africa. The board of trustees mitigates against this risk by using health and safety techniques and procedures to accomplish specific activity or task. The trustees also maintain a risk register which is updated regularly.

**RESERVES POLICY**

The charity endeavours to maintain its unrestricted reserves at a level sufficient to cover its out goings for three months and to close the charity down or wind it up if needed.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021**

**TRUSTEES' RESPONSIBILITIES**

The Trustees (who are also the directors of Village by Village Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company at the end of the year and of the incoming resources and application of resources for the year then ended.

In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- Observe the methods and principals in the Charities SORP
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Signed on behalf of the charity's trustees:

  
.....  
Dr N P Swift - Chairman

Approved by the trustees on 9/7/2022

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF VILLAGE BY VILLAGE  
LIMITED FOR THE YEAR ENDED 31ST OCTOBER 2021

I report on the accounts of the company for the year ended 31st October 2021, which are set out on pages 9 to 14.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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.

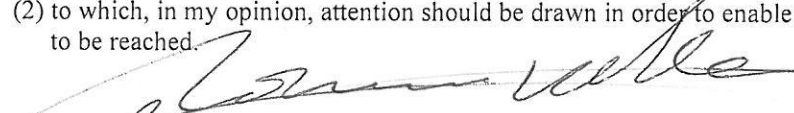
**Independent examiner's statement**

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 requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
.....  
Robinson Udale -ACA

For and on behalf of Robinson Udale Ltd,  
Chartered Accountants  
The Old Bank, 41 King Street  
Penrith, Cumbria  
CA11 7AY

Date ..... 25/7/2022 .....

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2021

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Restricted Funds £	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>INCOME :-</b>					
Donations and Legacies	2	41,916	59,556	101,472	152,993
Income From Investments	2	-	-	-	4
<b>Total Income</b>		<u>41,916</u>	<u>59,556</u>	<u>101,472</u>	<u>152,997</u>
<b>EXPENDITURE :-</b>					
Costs Of Raising Funds	3	-	490	490	1,246
Expenditure on Charitable Activities	3	41,916	87,497	129,413	115,044
<b>Total Expenditure</b>		<u>41,916</u>	<u>87,987</u>	<u>129,903</u>	<u>116,290</u>
<b>Net Income/Expenditure And Net Movement in Funds For The Year</b>		-	(28,431)	(28,431)	36,707
Transfer between funds		-	-	-	-
<b>Reconciliation Of Funds</b>					
Funds Brought Forward		-	224,609	224,609	187,902
<b>Funds Carried Forward</b>		<u>£20,540</u>	<u>£196,178</u>	<u>£196,178</u>	<u>£224,609</u>

The statement of financial activities includes all gains and losses in the year.  
 All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 16 form part of these accounts

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2021

STATEMENT OF FINANCIAL POSITION

	Note	£	2021 £	2020 £
<b>FIXED ASSETS</b>				
Tangible assets	5		40,027	53,515
<b>CURRENT ASSETS</b>				
Debtors	6	4,123		2,494
Cash at bank and in hand		154,472		173,844
		-----		-----
			158,595	176,338
<b>CREDITORS: Amounts falling due within one year</b>	7	2,444		5,244
		-----		-----
<b>NET CURRENT ASSETS</b>			156,151	171,094
<b>NET ASSETS</b>			<u>£196,178</u>	<u>£224,609</u>
<b>FUNDS</b>				
Restricted	8		-	-
Unrestricted			196,178	224,609
			-----	-----
<b>TOTAL FUNDS</b>	9		<u>£196,178</u>	<u>£224,609</u>

For the year ended 31st October 2021 the company was entitled to exemption from the requirements to have an audit under the provisions of Section 477 of the Companies Act 2006. No notice has been deposited with the company under Section 476 of the Companies Act 2006 requiring an audit to be carried out.

The directors acknowledge their responsibility for:-

- a) Ensuring the company keeps accounting records in accordance with Sections 386 and 387 of the Companies Act 2006; and
- b) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit for that financial year in accordance with the requirements of Sections 394 and 395 of the Companies Act 2006 and which otherwise comply with the accounting requirements of that Act relating to financial statements so far as they are applicable to the company.

The financial statements have been prepared in accordance with the provisions of Statutory Instrument 2008/409 under the Companies Act 2006 relating to small companies.

These financial statements were approved by the members of the board of trustees on 9/7/2022 and are signed on their behalf by:-

Signed ..  ..

Dr N P Swift, Chairman

The notes on pages 9 to 14 form part of these accounts

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:-

**Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. At the date of transition no re-statement was required.

**Income and Endowments**

Donations and similar incoming resources are included in the period in which they are receivable, which is when the charity becomes entitled to the resource.

**Investment income**

Investment income is accounted for in the period in which the charity is entitled to receipt.

**Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of raising funds comprise those costs directly attributable to raising funds for the charity.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services to enable the charity to meet its charitable aims and objectives. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

Support costs have been calculated based on the payments made from the operational bank account which is separate from the public donations bank account

**Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes. Restricted funds are to be used for specific purposes as laid down by the donor.

**Taxation**

The company is a registered charity and as such is exempt from Income Tax and Corporation Tax under the provision of the Income and Corporation Taxes Act 1988.

**Depreciation**

Depreciation is calculated to write down the cost or valuation, less estimated residual value, of all tangible fixed assets with a cost exceeding £500 over their expected useful lives on a straight line basis.

The rates applicable are:

Fixture, Fittings and Equipment	33.3% Straight Line
Motor Vehicles	25% on Net Book Value

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2021

NOTES TO THE FINANCIAL STATEMENTS

2. INCOME

	Restricted Funds	Unrestricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
<b>Income is derived from:-</b>				
<b>Donations And Legacies:-</b>				
Gap month/Online	-	672	672	14,685
General donations	-	35,846	35,846	60,470
Gifts In Kind	-	2,133	2,133	173
“Clean Hands Saves Lives”	5,000	-	5,000	13,978
Light 2 Learn	-	-	-	545
Anamenampa Junior High School	5,000	-	5,000	-
OBOM Junior High School	-	-	-	15,975
Addo Nkwanta Clinic	26,216	-	26,216	-
Early Years Feeding Programme	1,200	-	1,200	-
Period Poverty Togo	4,000	-	4,000	-
Book Club/Tech2teach	500	-	500	-
To Cover Wages during Covid19	-	-	-	2,588
For Hilux Vehicle	-	-	-	25,721
Covid Emergency Appeal	-	-	-	1,034
Job Retention Monies	-	20,905	20,905	17,824
	41,916	59,556	101,472	152,993
<b>Investment Income:-</b>				
Bank Interest	-	-	-	4
	-	-	-	4

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021

NOTES TO THE FINANCIAL STATEMENTS

3. EXPENDITURE

	Restricted Funds	Unrestricted Funds		Total Funds 2021	Total Funds 2020
		Support Costs	Direct Costs		
<b>Costs of Fundraising :-</b>					
Fund Raising Costs	-	-	490	490	1,246
	-----	-----	-----	-----	-----
	-	-	490	490	1,246
	-----	-----	-----	-----	-----
<b>Charitable Activities :-</b>					
Project Equipment in Ghana	-	-	516	516	315
“Clean Hands Saves Lives” Costs	5,000	-	49	5,049	16,065
“Clean Water Saves Lives” Costs	-	-	3,130	3,130	-
Abenta Junior High School Costs	-	-	-	-	17,058
Light 2 Learn	-	-	2,727	2,727	2,349
Early Years Education/Under 5’s Feeding Scheme	1,200	-	3,585	4,785	-
Cycle 2 Success Project	-	-	3,130	3,130	1,624
Tech 2 Teach Project	500	-	81	581	2,177
Addo Nkwanta Clinic	26,216	-	-	26,216	-
Anamenampa Junior High School	5,000	-	-	5,000	-
Period Poverty	4,000	-	2,109	6,109	-
COVID Response Costs	-	-	244	244	6,926
Vehicle Expenses In Ghana	-	-	-	-	1,931
Ghana Operational Costs	-	-	-	-	700
Volunteering Costs	-	-	1,313	1,313	459
International Travel	-	-	(20)	(20)	3,844
UK Travel	-	3	40	43	256
Web Hosting	-	19	218	237	270
Computer Equipment and Software	-	189	2,168	2,357	171
Telephone and Mobile costs	-	92	1,062	1,154	876
Office Equipment ,Books, Printing, Postage and Stationery	-	4	49	53	-
Employee Costs	-	3,984	45,811	49,795	42,396
Staff Training	-	4	50	54	120
Business Use of Home	-	203	2,331	2,534	2,521
Depreciation	-	12	13,476	13,488	11,064
Management Consultancy Costs	-	-	-	-	3,333
Governance Cost	-	2	16	18	-
Examiners Report fees and Software	-	63	724	787	576
Professional Fees	-	9	104	113	13
	-----	-----	-----	-----	-----
	41,916	4,584	82,913	129,413	115,044
	-----	-----	-----	-----	-----

**Support Costs**

Support costs have been calculated at 8% of the overall cost, apart from the depreciation which excludes the depreciation on the vehicles in Africa, which represents a fair estimate of these costs. Further information can be found within note 4 of the financial statements.

The statement of financial activities includes all gains and losses in the year.  
All incoming resources and resources expended derive from continuing activities.

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
 COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2021

NOTES TO THE FINANCIAL STATEMENTS

4. REMUNERATION AND SUPPORT COSTS

How much do we pay our staff?

In the current turbulent non-profit sector Village by Village believes excellent charities should lead by example and if they are asking the public for their hard earned money they should be completely transparent so we have asked the permission of all our PAYE staff to display their annual salary costs and they have willingly agreed:

CEO - £27,464 after tax

Director of Operations (UK) - £13,604 after tax

All our projects are costed using "Full Cost Recovery". This means a portion of our staff costs are allocated to each of our projects. It also means we ensure funding for, or 'recover', all our costs, including the direct costs of projects and all our overheads.

Every organisation, whether voluntary, public or private, needs to recover all its costs, and ideally generate a surplus, or it cannot pay its employees, provide it's services, or plan for the future and the continued development and delivery of its services.

In an organisation there are two types of costs. Direct costs that are incurred as a direct result of running a project or service, and overhead costs that are incurred by an organisation in order to support the projects that it runs. The full cost of our organisation includes both the direct costs of all our projects and services and all our overheads. Therefore, the full cost of each of our projects includes both the direct costs and a portion of the overhead costs.

For more information about how we work out our costs please go to: <http://villagebyvillage.org.uk/full-cost-recovery/>

5. TANGIBLE FIXED ASSETS

	Motor Vehicles £	Fixtures Fittings & Equipment £	Total £
<b>COST</b>			
At 1st November 2020	101,512	16,203	117,715
Additions	-	-	-
Less Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2021	101,512	16,203	117,715
	-----	-----	-----
<b>DEPRECIATION</b>			
At 1st October 2020	48,143	16,057	64,200
Charge for the year	13,342	146	13,488
Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2021	61,485	16,203	77,688
	-----	-----	-----
<b>NET BOOK VALUE</b>			
At 31st October 2021	<u>£40,027</u>	<u>£Nil</u>	<u>£40,027</u>
At 31st October 2020	<u>£53,369</u>	<u>£146</u>	<u>£53,515</u>

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021**

**NOTES TO THE FINANCIAL STATEMENTS**

**6. DEBTORS**

	2021	2020
	£	£
Other Debtors	4,000	2,277
Prepayments	123	217
	<u>£4,123</u>	<u>£2,494</u>

**7. CREDITORS: Amounts falling due within one year**

	2021	2020
	£	£
Trade Creditors	-	-
Other Creditors	1,010	3,578
Accruals	720	720
Other Taxes and Social Security Costs	714	946
	<u>£2,444</u>	<u>£5,244</u>

**8. RESTRICTED FUNDS**

	Restricted Funds Brought Forward	Donations Received	Less Expenditure	Restricted Funds Carried Forward
	£	£	£	£
Clean Hands Saves Lives	-	5,000	5,000	-
Addo Nkwanta Clinic	-	26,216	26,216	-
Anamenampa Junior High School	-	5,000	5,000	-
Early Years Feeding Programme	-	1,200	1,200	-
Period Poverty Togo	-	4,000	4,000	-
Book Club/Tech2Teach	-	500	500	-
	<u>£Nil</u>	<u>£41,916</u>	<u>£41,916</u>	<u>£Nil</u>

Clean Hands Saves Lives – These funds were received from The Worshipful Company of Plumbers to assist with the continued work with schools in remote rural locations and build school toilet blocks, rain water harvesting systems and teach the children the importance of hand washing with soap at an early age so they intern pass these skills on to their children.

Addo Nkwanta Clinic – These funds were received from one individual to assist with the refurbishment of the health clinic in the village of Addo Nkwanta, Ghana.

Anamenampa Junior High School – These funds were received from “The Pathways Group Ltd” to help fund the building of a Junior High School in the village of AnaAnamenampa.

Early Years Feeding Programme – These funds were received from “Outdoors 365” to fund a feeding programme at one of the kindergartens supported by Village By Village

Period Poverty Togo – These funds were received to support the Period Poverty Reduction project by providing sanitation, hygiene and education to change the lives of the girls in Togo

Book Club/Tech2Teach - These funds were received from our continued supporters, Rotary Club of Derby to provide literacy and numeracy lessons using computer tablets.

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2021

NOTES TO THE FINANCIAL STATEMENTS

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted	Unrestricted	Total Funds
	£	£	£
Tangible Fixed Assets	-	40,027	40,027
Net Current Assets	-	158,595	158,595
Non Current Liabilities	(-)	(2,444)	(2,444)
	-----	-----	-----
Net Assets at 31st October 2021	<u>£Nil</u>	<u>£196,178</u>	<u>£196,178</u>

10. TRUSTEES

There were no trustees' remuneration or other benefits in the year.

**VILLAGE BY VILLAGE LIMITED**

England & Wales - Charity number 1116952

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# Accounts

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COMPANY REGISTRATION NUMBER 05957544

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31ST OCTOBER 2020

CHARITY NUMBER 1116952

**ROBINSON UDALE**  
Chartered Accountants and Registered Auditors  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2020**

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VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

**FINANCIAL STATEMENTS**  
**MEMBERS OF THE BOARD, SENIOR STAFF AND PROFESSIONAL ADVISERS**

**The board of trustees** Dr Nick Swift – Chairman  
Mr Paul Broom – Deputy Chairman  
Ms Blue Wilson  
Mrs Nicolette Unsworth  
Sofia Sheremey

**Registered office** 8 Lyndhurst Avenue  
Sale  
Cheshire  
M33 5BF

**Independent Examiners** Robinson Udale Limited  
Chartered Accountants  
& Registered Auditors  
The Old Bank  
41 King Street  
Penrith  
Cumbria  
CA11 7AY

**Bankers** National Westminster Bank Plc  
Worcester Cross Branch  
Worcester  
WR1 3PR

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2020**

**TRUSTEES ANNUAL REPORT**

The directors and trustees for the purposes of the Companies Act have pleasure in presenting their report and the financial statements of the charity for the year ended 31<sup>st</sup> October 2020. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**GOVERNING DOCUMENT**

Village By Village is a charitable company limited by guarantee, incorporated on 5<sup>th</sup> October 2006 and registered as a charity on 23<sup>rd</sup> November 2006. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

**OBJECTIVES**

Village by Village was created to reduce the needless suffering and needless deaths of children living in poverty in remote rural African villages. We are a small charity, making a big difference. We are a highly cost-effective, UK-based charity dreaming of a world where children born to families living in poverty in African villages do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education. One day, we hope African children do not needlessly die or suffer from preventable diseases that we in the wealthier Northern hemisphere no longer consider a threat to our children.

We exist because over 2,000 children under the age of five die **every day** from diarrhoeal diseases and of these some 1,800 deaths are linked to water, sanitation and hygiene. (Unicef.org)

**TRUSTEES**

Village by Village has a ten step new trustees recruitment, selection, vetting, appointment & induction process, which can be downloaded via our website.

[http://www.villagebyvillage.org.uk/policies/Vetting\\_Policy\\_for\\_Trustee\\_Staff\\_Recruitment.pdf](http://www.villagebyvillage.org.uk/policies/Vetting_Policy_for_Trustee_Staff_Recruitment.pdf)

New Trustees : Ten step recruitment, selection, vetting, appointment & induction process

- (1) Village by Village identifies the need for new trustees at AGM, through resignations or specific skills need.
- (2) The trustees agree what skills; experience and knowledge are needed, and write it down in the form of a short job description and person specification.
- (3) The trustees agree responsibilities and a process for recruitment and method of attracting a diverse range of candidates with the skills the charity needs; (in doing so they comply with the requirements set out in the charity's governing document)
- (5) Short-listing and informal interviews take place against agreed criteria. During the meeting it will be explained to potential trustees the requirements of them, about the purposes and aims of the charity, as well as their broader duties and responsibilities as trustees.
- (6) Preferred candidates are identified and invited to join the trustees, subject to references, formal vetting and approval by the full trustee board. Unsuccessful candidates are notified and thanked for their interest.
- (7) Vetting potential trustees - The trustees ensure the candidates is suitable to act as a trustee by:
  - (a. Asked to confirm in writing that this is the case by completion of a "Declaration of eligibility for newly appointed trustees")
  - (b. And checking their name against the Disqualified Directors Register  
<http://www.companieshouse.gov.uk/ddir>
  - (c. Production and photocopying of a valid passport
  - (b. Candidates are asked to consider and declare any existing or potential conflicts of interest.
  - (c. Criminal Records Disclosures should be obtained for trustees intending to travel to Africa
- (8) In the light of the checks, declarations and disclosures, the Chair of the charity writes to the prospective trustee/s, setting out their duties and the charity's expectations of them.
- (9) An information pack about the charity (including the 3 year plan) is sent to new trustees. New trustees meet existing trustees and others involved with the charity.
- (10) The new trustees attend their first board meeting and are duly welcomed. All relevant parties, such as funders and the charity's solicitors and auditors, are notified of the new appointments and it is mentioned in the newsletter.

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2020**

**TRUSTEES ANNUAL REPORT (Continued).**

## **REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS**

We believe in living our organisational values through our behaviour and this year saw the charity work to its values.

Our 2019/2020 Year began with the arrival in Ghana of Mr Paul King, a management consultant who very kindly agreed to spend 4 months in Ghana with the team to perform an operational and structural review of the organisation. During the four months Mr King oversaw the inbedding and training of a new Director of Operations and implemented a salary grading structure. Mr King's knowledge, experience and intervention have been a valuable asset to the organisation and in March of 2020 he was accepted as a member of the board of Village by Village and is a remarkable asset to the organisation. Many of his recommendations and suggestions have been implemented in Ghana and at board level in the UK.

However, by March of 2020 the world was plunged into a global pandemic and no corner of the planet was left untouched. The volunteers in country were repatriated back to the UK as was our newly installed Director of Operations. We were extremely sad to say goodbye to Ms Alice Shaw Phillips and her partner Mr Danny Watts and we thank them for the hard work and commitment to the role but we fully respected their need to be with their families during this time of uncertainty. All schools in Ghana closed and the country went into a full lockdown. As most of Village by Village's projects are based in schools, we had to find new ways to stay on our mission of reducing the suffering of children living in poverty.

We launched a Covid 19 Children's Emergency Response Appeal. Due to the global pandemic of Coronavirus/Covid 19 we saw an emerging health crisis in the rural communities we serve in West Africa.

At Village by Village for over 10 years we've been delivering hand washing sanitation education projects in rural schools in Ghana West Africa. Not only providing education around the importance of handwashing, but also empowering children to wash their hands after they go to the toilet and before they eat.

Now, more than ever, the importance of this work is essential. The potential risk COVID19 presented to rural communities in Africa was enormous. A lack of testing facilities, immature health infrastructure and lack of trained medical staff would not have gone far in preventing the spread of the virus and the resulting impact on children could have been catastrophic.

For over 10 years, Village by Village have been delivering our Clean Hands Saves Lives projects in over 100 rural villages in both Ghana and Togo. Our programme has had a generational impact on the lives of thousands of young african children. We have spent years developing our programme in order to ensure that creche, kindergarten, primary and Junior High school children have both the capacity and understand the importance and need for handwashing as part of their healthcare and ability to maintain a healthy life and access to education.

### **Our Covid 19 Emergency Response Action Plan**

#### **Ghana**

- Liaised with community leaders to assess need and prepare the communities to reduce their infection rates
- In collaboration with community leaders, we engaged with 40 remote rural villages by providing a mix of mobile handwashing stations, public health messages through posters, public information broadcasts on the importance of hygiene and sanitation, especially focused hand washing, reaching approximately 12,000 people.
- All these actions were conducted with full social distancing measures including PPE for our staff.
- Offered the use of the school polytanks for communities to use for handwashing
- Offered the Ghana Health Service our base in Abenta as a temporary clinic for non-covid patients.

**VILLAGE BY VILLAGE LIMITED**  
**COMPANY REGISTRATION NUMBER 05957544**

**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2020**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS (Cont)**

**Our Covid 19 Emergency Response Action Plan (Cont)**

**Ghana**

- Trained our staff to use our vehicles as ambulances in emergency situations and provide correct PPE and deep cleaning facilities.

**Togo**

- Funded and supported 2 Clean Hands Saves Lives projects in Togo with our local partner. This project reached 373 adults and 429 children in the villages of Agotohain and Yoro Djama
- Built a three toilet latrine block with hand washing facilities
- Ran Behaviour Change workshops with the communities

**Black Live Matter:**

During the summer of 2020 at the height of the Black Lives Matter protests the charity and the trustees took a long hard look at the possibility of the organisation being unconsciously institutionally racist. We surveyed all the staff, asking them directly about their experiences of racism within the organisation. We held a trustee's meeting in order to have a challenging critique of our ethical structure and invited people with specialist knowledge to speak to the board which resulted in a frank and open discussion. One of the positive affirmations from the meeting was that Aikins Mensah's promotion to Director of Operations was a great step forward for the organisation.

**Clean Water Saves Lives**

We treated the water in the school polytanks to make it safe to drink, by adapting the existing systems and retrofitting a chlorine filtration system using Aquatabs™

We fitted 9 of these at all of our Clean Hands Saves Lives sites.

**Polio Eradication**

We were approached by our Local District Nurse Charles Tadankro asking for our assistance with some public health projects. Charles needed help getting to some of the remotest villages and we were delighted to be able to help and to date 4571 rural children have received a polio booster vaccination

**Haemoglobin Measuring Project**

We also continued our work with the Ghana Health Service by purchasing Haemoglobin Meter for the District Nurse. As many pregnant rural women cannot afford to make the journey to the hospital for testing and screening for anaemia is often solely by clinical examination of the conjunctiva or is not carried out at all. So we purchased a Hemoglobin Meter. This handheld machine works using the The World Health Organization (WHO) color scale method and is an inexpensive method for estimating hemoglobin concentration from a drop of blood by means of a color scale. If the woman is shown to be at risk she will be referred to her nearest hospital. Nurse Charles has been using the successfully machine at his antenatal clinics

**VILLAGE BY VILLAGE LIMITED**  
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**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2020**

**TRUSTEES ANNUAL REPORT (Continued).**

**REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS (Cont)**

### **Volunteers**

Unfortunately due to the Covid 19 pandemic we have been unable to host any volunteers since February 2020. We hope that this situation will improve in the latter half of 2021. With the reductions of volunteering income the charity has had to reduce expenditure and in collaboration with the staff and directors of Village by Village Ghana a plan was created to reduce staff costs in Ghana. With profound regret we said goodbye to Master Gyampoh and Mr Kobby Darlington. In the UK Village by Village acted swiftly and the CEO had been placed on furlough from the start of the scheme. Volunteer manager Ms Anna Kotsonouris stepped into an organisational caretaker role on a part-time basis until the return of the CEO from furlough.

**VILLAGE BY VILLAGE LIMITED**  
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**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST OCTOBER 2020**

**TRUSTEES ANNUAL REPORT (Continued).**

**PUBLIC BENEFIT INFORMATION**

Our main activities and who we try to help are described above. All our charitable activities focus on the children born to families living in poverty in African villages so they do not die prematurely, have access to clean water, basic sanitation and are offered a chance for a better life through education and we undertake to further our charitable purposes for the public benefit.

It has been an amazing year and we would like to thank everyone who helped make this pipe dream of doing good for those living in poverty, a reality.

For more information please view our website - [villagebyvillage.org.uk](http://villagebyvillage.org.uk)

**FINANCIAL REVIEW**

The full results for the year and the charity's financial position are shown in the attached financial statements and the adequacy of the reserves is set out below.

**RISK**

One of the charity's largest risks is the involvement of volunteers in our work in Africa. The board of trustees mitigates against this risk by using health and safety techniques and procedures to accomplish specific activity or task. The trustees also maintain a risk register which is updated regularly.

**RESERVES POLICY**

The charity endeavours to maintain its unrestricted reserves at a level sufficient to cover its out goings for three months and to close the charity down or wind it up if needed.

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2020**

**TRUSTEES' RESPONSIBILITIES**

The Trustees (who are also the directors of Village by Village Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company at the end of the year and of the incoming resources and application of resources for the year then ended.

In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- Observe the methods and principals in the Charities SORP
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Signed on behalf of the charity's trustees:



.....  
Dr N P Swift - Chairman

Approved by the trustees on

6/7/2021

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 05957544

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF VILLAGE BY VILLAGE LIMITED FOR THE YEAR ENDED 31ST OCTOBER 2020

I report on the accounts of the company for the year ended 31st October 2020, which are set out on pages 9 to 16.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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.

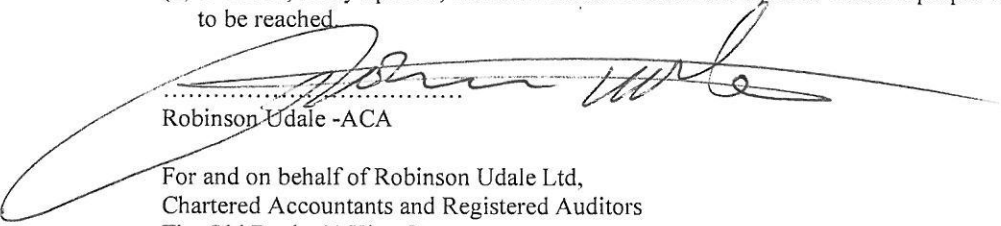
**Independent examiner's statement**

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 requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

  
.....  
Robinson Udale -ACA

For and on behalf of Robinson Udale Ltd,  
Chartered Accountants and Registered Auditors  
The Old Bank, 41 King Street  
Penrith, Cumbria  
CA11 7AY

Date ... 27/2021 .....

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
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FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2020

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Restricted Funds £	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>INCOME :-</b>					
Donations and Legacies	2	37,321	115,672	152,993	149,802
Income From Investments	2	-	4	4	82
<b>Total Income</b>		<u>37,321</u>	<u>115,676</u>	<u>152,997</u>	<u>149,884</u>
<b>EXPENDITURE :-</b>					
Costs Of Raising Funds	3	-	1,246	1,246	2,876
Expenditure on Charitable Activities	3	13,380	101,664	115,044	138,846
<b>Total Expenditure</b>		<u>13,380</u>	<u>102,910</u>	<u>116,290</u>	<u>141,722</u>
<b>Net Income/Expenditure And Net Movement in Funds For The Year</b>		23,941	12,766	36,707	8,162
Transfer between funds		(23,941)	23,941	-	-
<b>Reconciliation Of Funds</b>					
Funds Brought Forward		-	187,902	187,902	179,740
<b>Funds Carried Forward</b>		<u>£Nil</u>	<u>£224,609</u>	<u>£224,609</u>	<u>£187,902</u>

The statement of financial activities includes all gains and losses in the year.  
 All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 16 form part of these accounts

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
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FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2020

STATEMENT OF FINANCIAL POSITION

	Note	£	2020 £	2019 £
<b>FIXED ASSETS</b>				
Tangible assets	5		53,515	40,637
<b>CURRENT ASSETS</b>				
Debtors	6	2,494		389
Cash at bank and in hand		173,844		151,503
		176,338		151,892
<b>CREDITORS: Amounts falling due within one year</b>	7	5,244		4,627
<b>NET CURRENT ASSETS</b>			171,094	147,265
<b>NET ASSETS</b>			<u>£224,609</u>	<u>£187,902</u>
<b>FUNDS</b>				
Restricted	8		-	-
Unrestricted			224,609	187,902
<b>TOTAL FUNDS</b>	9		<u>£224,609</u>	<u>£187,902</u>

For the year ended 31st October 2020 the company was entitled to exemption from the requirements to have an audit under the provisions of Section 477 of the Companies Act 2006. No notice has been deposited with the company under Section 476 of the Companies Act 2006 requiring an audit to be carried out.

The directors acknowledge their responsibility for:-

- Ensuring the company keeps accounting records in accordance with Sections 386 and 387 of the Companies Act 2006; and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit for that financial year in accordance with the requirements of Sections 394 and 395 of the Companies Act 2006 and which otherwise comply with the accounting requirements of that Act relating to financial statements so far as they are applicable to the company.

The financial statements have been prepared in accordance with the provisions of Statutory Instrument 2008/409 under the Companies Act 2006 relating to small companies.

These financial statements were approved by the members of the board of trustees on 6/7/2021 and are signed on their behalf by:-

Signed 

Dr N P Swift, Chairman

The notes on pages 11 to 16 form part of these accounts

VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NUMBER 3272341

FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2020

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:-

**Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

**Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. At the date of transition no re-instatement was required.

**Income and Endowments**

Donations and similar incoming resources are included in the period in which they are receivable, which is when the charity becomes entitled to the resource.

**Investment income**

Investment income is accounted for in the period in which the charity is entitled to receipt.

**Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of raising funds comprise those costs directly attributable to raising funds for the charity.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services to enable the charity to meet its charitable aims and objectives. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

Support costs have been calculated based on the payments made from the operational bank account which is separate from the public donations bank account

**Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes. Restricted funds are to be used for specific purposes as laid down by the donor.

**Taxation**

The company is a registered charity and as such is exempt from Income Tax and Corporation Tax under the provision of the Income and Corporation Taxes Act 1988.

**Depreciation**

Depreciation is calculated to write down the cost or valuation, less estimated residual value, of all tangible fixed assets with a cost exceeding £500 over their expected useful lives on a straight line basis.

The rates applicable are:

Fixture, Fittings and Equipment	33.3% Straight Line
Motor Vehicles	25% on Net Book Value

VILLAGE BY VILLAGE LIMITED  
 COMPANY LIMITED BY GUARANTEE  
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FINANCIAL STATEMENTS  
 YEAR ENDED 31ST OCTOBER 2020

NOTES TO THE FINANCIAL STATEMENTS

2. INCOME

	Restricted Funds	Unrestricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
<b>Income is derived from:-</b>				
<b>Donations And Legacies:-</b>				
Gap month/Online	-	14,685	14,685	66,064
General donations	-	60,470	60,470	60,037
Gifts In Kind	-	173	173	5,596
“Clean Hands Saves Lives”	7,978	6,000	13,978	5,000
Light 2 Learn	-	545	545	375
Abenta Junior High School	-	-	-	12,730
OBOM Junior High School	-	15,975	15,975	-
To Cover Wages during Covid19	2,588	-	2,588	-
For Hilux Vehicle	25,721	-	25,721	-
Covid Emergency Appeal	1,034	-	1,034	-
Job Retention Monies	-	17,824	17,824	-
	37,321	115,672	152,993	149,802
<b>Investment Income:-</b>				
Bank Interest	-	4	4	82
	-	4	4	82

VILLAGE BY VILLAGE LIMITED  
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FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2020

NOTES TO THE FINANCIAL STATEMENTS

3. EXPENDITURE

	Restricted Funds	Unrestricted Funds	Direct Costs	Total Funds 2020	Total Funds 2019
<b>Costs of Fundraising :-</b>					
Fund Raising Costs	-	-	1,246	1,246	2,876
	-----	-----	-----	-----	-----
	-	-	1,246	1,246	2,876
	-----	-----	-----	-----	-----
<b>Charitable Activities :-</b>					
Project Equipment in Ghana	-	-	315	315	479
"Clean Hands Saves Lives" Costs	7,978	-	8,087	16,065	22,659
Abenta Junior High School Costs	-	-	17,058	17,058	7,896
Light 2 Learn	-	-	2,349	2,349	5,114
Early Years Education/Under 5's					
Feeding Scheme	-	-	-	-	17,700
Obom Junior High School Rebuild Costs	-	-	-	-	11,216
Cycle 2 Success Project	-	-	1,624	1,624	4,448
Tech 2 Teach Project	-	-	2,177	2,177	2,028
COVID Response Costs	1,035	-	5,891	6,926	-
Vehicle Expenses In Ghana	1,779	-	152	1,931	-
Ghana Operational Costs	-	-	700	700	-
Volunteering Costs	-	-	459	459	275
International Travel	-	-	3,844	3,844	1,604
UK Travel	-	20	236	256	477
Web Hosting	-	22	248	270	484
Computer Equipment and Software	-	14	157	171	156
Telephone and Mobile costs	-	70	806	876	1,101
Office Equipment ,Books, Printing, Postage and Stationery	-	-	-	-	6
Employee Costs	2,588	3,185	36,623	42,396	39,438
Staff Training	-	10	110	120	-
Insurance	-	-	-	-	1,351
Business Use of Home	-	202	2,319	2,521	2,521
Depreciation	-	74	10,990	11,064	14,112
Management Consultancy Costs	-	267	3,066	3,333	5,000
Governance Cost	-	-	-	-	102
Examiners Report fees and Software	-	46	530	576	666
Professional Fees	-	13	-	13	13
	-----	-----	-----	-----	-----
	13,380	3,923	97,741	115,044	138,846
	-----	-----	-----	-----	-----

**Support Costs**

Support costs have been calculated at 8% of the overall cost, apart from the depreciation which excludes the depreciation on the vehicles in Africa, which represents a fair estimate of these costs. Further information can be found within note 4 of the financial statements.

The statement of financial activities includes all gains and losses in the year.  
All incoming resources and resources expended derive from continuing activities.

**VILLAGE BY VILLAGE LIMITED  
COMPANY LIMITED BY GUARANTEE  
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**FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2020**

**NOTES TO THE FINANCIAL STATEMENTS**

**4. REMUNERATION AND SUPPORT COSTS**

**How much do we pay our staff?**

In the current turbulent non-profit sector Village by Village believes excellent charities should lead by example and if they are asking the public for their hard earned money they should be completely transparent so we have asked the permission of all our PAYE staff to display their annual salary costs and they have willingly agreed:

**CEO - £35,936**

**UK Volunteer Co-ordinator - £6,460**

All our projects are costed using "Full Cost Recovery". This means a portion of our staff costs are allocated to each of our projects. It also means we ensure funding for, or 'recover', all our costs, including the direct costs of projects and all our overheads.

Every organisation, whether voluntary, public or private, needs to recover all its costs, and ideally generate a surplus, or it cannot pay its employees, provide it's services, or plan for the future and the continued development and delivery of its services.

In an organisation there are two types of costs. Direct costs that are incurred as a direct result of running a project or service, and overhead costs that are incurred by an organisation in order to support the projects that it runs. The full cost of our organisation includes both the direct costs of all our projects and services and all our overheads. Therefore, the full cost of each of our projects includes both the direct costs and a portion of the overhead costs.

For more information about how we work out our costs please go to: <http://villagebyvillage.org.uk/full-cost-recovery/>

**5. TANGIBLE FIXED ASSETS**

	<b>Motor Vehicles</b>	<b>Fixtures Fittings &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST</b>			
At 1st November 2019	77,570	16,203	93,773
Additions	23,942	-	23,942
Less Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2020	101,512	16,203	117,715
	-----	-----	-----
<b>DEPRECIATION</b>			
At 1st October 2019	38,002	15,134	53,136
Charge for the year	10,141	923	11,064
Disposals	(-)	(-)	(-)
	-----	-----	-----
At 31st October 2020	48,143	16,057	64,200
	-----	-----	-----
<b>NET BOOK VALUE</b>			
At 31st October 2020	<u>£53,369</u>	<u>£146</u>	<u>£53,515</u>
At 31st October 2019	<u>£39,568</u>	<u>£1,069</u>	<u>£40,637</u>

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FINANCIAL STATEMENTS  
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NOTES TO THE FINANCIAL STATEMENTS

6. DEBTORS

	2020	2019
	£	£
Other Debtors	2,277	-
Prepayments	217	389
	<u>£2,494</u>	<u>£389</u>

7. CREDITORS: Amounts falling due within one year

	2020	2019
	£	£
Trade Creditors	-	-
Other Creditors	3,578	1,968
Accruals	720	720
Other Taxes and Social Security Costs	946	1,939
	<u>£5,244</u>	<u>£4,627</u>

8. RESTRICTED FUNDS

	Restricted Funds Brought Forward	Donations Received	Less Expenditure	Restricted Funds Carried Forward
	£	£	£	£
Clean Hands Saves Lives	-	7,978	7,978	-
To Cover Wages during Covid19	-	2,588	2,588	-
For Hilux Vehicle and Costs	-	25,721	25,721	-
Covid Emergency Appeal	-	1,034	1,034	-
	<u>£Nil</u>	<u>£37,321</u>	<u>£37,321</u>	<u>£</u>

Clean Hands Saves Lives – These funds were received from The Worshipful Company of Plumbers to assist with the continued work with schools in remote rural locations and build school toilet blocks, rain water harvesting systems and teach the children the importance of hand washing with soap at an early age so they intern pass these skills on to their children.

To Cover Wages during Covid19 – A donation was given by an individual to cover staff wages in May 2020 during Covid 19

For Hilux Vehicle and Costs – A donation was given by an individual to cover the cost of a New Hilux vehicle and associated running costs.

Covid Emergency Appeal – Donations were received from web donations in response to an appeal to send funds to Ghana due to the COVID19 crisis. A further donation was received from a Rotary club in lieu of weekly lunch costs from the first quarter of lockdown which were donated to the Emergency Fund.

VILLAGE BY VILLAGE LIMITED  
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FINANCIAL STATEMENTS  
YEAR ENDED 31ST OCTOBER 2020

NOTES TO THE FINANCIAL STATEMENTS

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted	Unrestricted	Total Funds
	£	£	£
Tangible Fixed Assets	-	53,515	53,515
Net Current Assets	-	176,338	176,338
Non Current Liabilities	(-)	(5,244)	(5,244)
	-----	-----	-----
Net Assets at 31st October 2020	<u>£Nil</u>	<u>£224,609</u>	<u>£224,609</u>

10. TRUSTEES

There were no trustees' remuneration or other benefits in the year.