

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.

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**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.

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**FINANCIAL STATEMENTS**  
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**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 Agotohuin 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

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**FINANCIAL STATEMENTS**  
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**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.

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**FINANCIAL STATEMENTS**  
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**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  
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**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

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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.

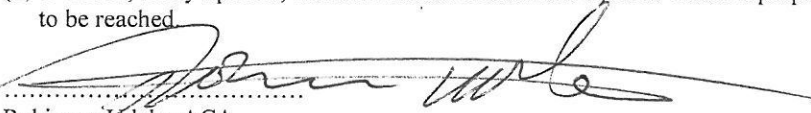
**Independent examiner's statement**

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 12/7/2021

VILLAGE BY VILLAGE LIMITED  
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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**  
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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

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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>£</b>	<b>£</b>	<b>£</b>	<b>£</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

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FINANCIAL STATEMENTS  
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NOTES TO THE FINANCIAL STATEMENTS

3. EXPENDITURE

	Restricted Funds	Unrestricted Funds	Support Costs	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 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 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>



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

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

**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 in turn 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.

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FINANCIAL STATEMENTS  
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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.