

GIVING OPPORTUNITIES TO ACHIEVE AND LEARN FOR THE GAMBIA

England & Wales · Charity number 1125489

Details

Other names	GOAL FOR THE GAMBIA
Status	Registered
Legal form	Other
Registered	2008-08-13
Register	View on the Charity Commission register

Contact

Address	29 Upton Scudamore Warminster BA12 0AG
Phone	07802776680
Email	goalforthegambia@hotmail.co.uk
Website	goalforthegambia.co.uk

Activities

Objects: 1. TO ADVANCE THE EDUCATION OF GAMBIAN CHILDREN BY PROVIDING AND ASSISTING IN THE PROVISION OF FACILITIES AND EQUIPMENT FOR THEIR USE AT SCHOOL INCLUDING THE PROVISION OF FUNDS FOR THE CONSTRUCTION AND IMPROVEMENT OF EDUCATION FACILITIES.2) THE RELIEF OF UNEMPLOYMENT FOR THE BENEFIT OF GAMBIANS IN SUCH WAYS AS MAY BE THROUGH FIT, INCLUDING ASSISTANCE TO FIND EMPLOYMENT THROUGH EDUCATION AND TRAINING.3) TO PROMOTE THE DEVELOPMENT OF YOUNG PEOPLE IN THE SCOUT MOVEMENT IN THE GAMBIA IN ACHIEVING THEIR FULL PHYSICAL, INTELLECTUAL, SOCIAL AND SPIRITUAL POTENTIAL AS INDIVIDUALS, AS RESPONSIBLE CITIZENS AND AS MEMBERS OF THEIR LOCAL, NATIONAL AND INTERNATIONAL COMMUNITIES.4)THE RELIEF OF SICKNESS AND PRESERVATION OF HEALTH AMONG GAMBIAN PEOPLE RESIDING PERMANENTLY OR TEMPORARILY IN THE COMMUNITIES WHERE THE CHARITY IS ADVANCING EDUCATION OF GAMBIAN CHILDREN.

Activities: To advance the education of Gambian Children by providing and assisting in the provision of facilities and equipment for their use at school, including funds for the construction and improvement of educational and health facilities. The relief of unemployment for the Gambians through education and training. To promote the development of young Gambian people in the Scout movement.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Sponsors Or Undertakes Research
- **What:** Education/training, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** OVERSEAS
- The Gambia

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£74,634	£75,320	-	-
2024-07-31	£83,346	£83,170	-	-
2023-07-31	£79,138	£89,789	-	-
2022-07-31	£85,882	£79,105	-	-
2021-07-31	£78,785	£75,497	-	-

Trustees

Name	Role	Appointed
DANIEL HARSTON		
PAUL ALBERT REYNOLDS		
SANDY SANYANG		

GIVING OPPORTUNITIES TO ACHIEVE AND LEARN FOR THE GAMBIA

England & Wales - Charity number 1125489

Accounts

Trustees' Annual Report

For the period :-

From 01/08/2024 to 31/07/25

Giving Opportunities to Achieve and Learn for The Gambia

GOAL for The Gambia (Charity No. 1125489)

29 Upton Scudamore

Warminster

Wiltshire

BA12 0AG

Trustee - Sandy Sanyang Chair

Paul Reynolds Treasurer

Daniel Harston Secretary

Bank - HSBC PLC 2 London Road, Twickenham, Middx, TW1 3RY

Structure, Governance and Management:-

Type of governing document:- Constitution adopted on 13th August 2008

How the charity is constituted:- Association consisting of 10 members

Trustee selection:- Trustees are appointed or reappointed annually at the Annual General Meeting

Additional governance issues :- All trustees give their time voluntary and receive no remuneration or other benefits.

Objects and Activities :-

Summary of the objects of the charity set out in its governing document:-

To advance the education of Gambian Children by providing and assisting in the provision of facilities and equipment for their use at school including the provision of funds for the construction and improvement of educational facilities.

Summary of the main activities undertaken for the public benefit in relation to these objects:-

Sponsorship Programme:

We currently have 470 children being sponsored, with 229 regular sponsors.

Bantangba Nursery:

The charity has continued to support the Nursery by providing Teacher salaries and continuous teacher training. We also manage the children sponsorship programme and the development of planned building projects.

Kitty :-

We continue to work with the school, providing school materials, toys, donations and supplementing staff incomes.

Sanyang Arabic School:

We have continued to build a very good relationship with the school and very pleased to help the school with their building projects and support their teachers through the National Training programme.

Sanyang Scouts:

The Charity has continued to be involved with the Sanyang Scout Troop by providing financial support and the donation of musical instruments to their Scout Band and other training requirements.

Sanyang Clinic:

The charity has continued to support the Clinic by providing medical equipment and medicines, and financial support to assist in the daily running of the clinic.

Beach Days:

We had 5 beach days for the children from Bantangba, Kitty, Sanyang schools, Tanji and the Scouts.

Additional details of objectives and activities:

The Charity has continued to ship school and sports equipment from England, this has been funded by the secondhand clothes that have also been shipped and sold to the Gambian people.

Rice donations from sponsors to their sponsor child/ family have continued to increase, and occasional requests for additional support.

Summary of the main achievements of the charity during the year:-

Sponsorship Process :-

We currently have 470 children being sponsored, with 229 regular sponsors.

There were 7 new sponsors during the year and 7 donors stopped their sponsorship. The current financial environment has had a negative impact in support within many charities, however we have been able to keep a constant number of sponsors throughout the year.

Bantangba Nursery

This school continues to attract a lot of students. Although we had very few visitors during the year, we are still managing to run the school, providing all the learning materials and paying the staff. We had a big problem recruiting staff in this period but hopefully that is all behind us now and the staff we do have will stay. We still have a student teacher but he will complete his course in 2026. We have very few sponsored children at the school now, without visitors it's proven difficult to get new sponsors. We rely on sponsorship to run the school and that has been difficult. Although we have well over 150 students sponsored in Somita when they leave the nursery school their sponsorship goes with them.

Kitty Arabic School and Nursery

We have supported this school for around 15 years now and although we haven't done any major projects there this year we continue to provide them with learning materials, first aid items and support the teachers' salaries. We did build a new wall around the nursery block. The original wire fencing deteriorated over the years and where it was broken and hanging down it became dangerous. The animals were also getting in and eating everything in the nursery gardens. We had some nursery chairs donated, they were shipped to us, and we gave them to the nursery.

Sanyang Arabic School

We have worked there for 5 years now and it's an absolute pleasure working with the school. They always keen to do work for themselves, painting, making blocks, digging foundations etc

All classrooms have now been tiled this year, thanks to the generosity of individual sponsors and Rotary Clubs. Sutton United Reform church also supported us with this project. We were one of their chosen charities for the year and their donations exceeded our expectations

The students who took their grade 9 exams and progressed on to higher education were remarkable. 3 students from our school who had gone onto senior schools, and graduated, returned to our school after their graduation ceremonies in their gowns and caps to share their success with the school.

Sanyang Scouts

This group of young people go from strength to strength. The Scout Band are booked for many occasions by different organisations and the Government. The Armed Forces still recruit from the group and we support those selected in their training period when possible. They have 2 training camps every year and supporters regularly donated money towards their feeding. The Scouts also raise additional money for themselves.

They were donated 5 brand new instruments by a couple of volunteers, who have regularly supported the scouts over many years, and they were thrilled to receive these donations. They also received their annual gifts from Hope Christian Fellowship Youth Club consisting of toiletries and stationery packs.

Sanyang Clinic

We continue to support the Clinic and we have a very good working relationship with Omar, the officer in Charge there. We provide them with donated prescription medicines, paracetamol and Ibuprofen as well as medical equipment, baby blankets, hats for new born, sanitary towels for Mums after they have delivered and , when possible, we give out soap etc. We have many supporters who support the clinic and there is a small number of supporters who have created teams of people making all the blankets and hats in the U.K. Last year there were 983 babies delivered. 10 were still born, and sad as that is, I think that's pretty good statistics, considering the facilities available and the environment the staff work in.

Wheelchairs, walking sticks and aids were sent and some of our supporters even cover the cost of shipping these items, which we are very grateful for.

We also provided cleaning materials, mops, brooms, buckets, bleach etc and also surgical gloves and face masks for the staff. Sadly, the government rarely provides these basic items as well as very few drugs. Everything we give out is provided free of charge to patients

Beach Days

We managed 5 beach days during the season. All sponsored by various people and very much enjoyed by students, teachers, Scouts and the GFTG staff. All 3 schools had 30 students attend their days, the Scouts one was attended by many scouts as well as those who have moved on to the Armed Forces and other areas. They always bring along their instruments and play on the beach. Such a treat for any of us lucky to be there. Finally, we had funding for one more beach day and we invited the children who have formed a football team under Sarjo's guidance. Some of their siblings also attended. Another day very much enjoyed.

Case Workers

The Case Worker have continued to monitor their allocated students throughout the year and liaised between the parents, schools and the charity.

The busiest times of the year are when they collect the school reports and take photographs of the sponsored children . The Case worker gives an overview of the child's progress and this is

then sent to the Sponsor via the volunteer in England, who co-ordinates the process. This can be a challenging task,

The Case Workers are also responsible for the timely payment of school fees. Children can be refused entry to the school if the fees are not paid on time.

This has been a good year, challenging at times, however the Case Worker have effectively managed these tasks.

Shipments

The charity has spent £6421 on shipping items out to The Gambia during this year, this is a decrease of 30% on the previous year.

Once again, we have been extremely lucky to have a large number of sponsors who have donated towards the costs of these shipments. When Gift Aid has been claimed on their donation, the total of their contribution was £5203. There has also been a further £750 raised from the sale of Secondhand clothes. This brings the total to £5953 Leaving only £469 to be taken from the main charity account

UK Support

Baby milk projects

This year we have successfully raised enough money to provide baby milk, medical support and sponsorship for 2 babies. One of them, Modou Lamin, his mother passed away delivering him after complications. Sadly she was a midwife at Sanyang Clinic so her loss was even more profound. We raised enough money for the milk etc plus the promise of ongoing sponsorship for him as he gets older. The siblings of the baby were also given sponsorship after an appeal. The second baby is Musa. After delivering him the mother was eventually diagnosed with breast cancer. We supported her medical fees as her breast had to be removed and after that she went to Senegal for tests to see if the cancer had spread. She was recommended Chemotherapy and we are continuing with our support. The family are taking care of the baby and as she could not breast feed we are providing milk for at least 18 months with donations from our supporters.

Rice appeals

As we do every year, we had Rice appeals for Christmas and Ramadan and 84 bags were donated at Christmas with a further 54 donated during Ramadan

Charity vehicle

Due to the continuing problems of maintaining the charity vehicle it was decided that we would fundraise to replace the vehicle.

There were a number of fundraising events to raise money and with some donations we were able to raise £5338 to purchase a replacement vehicle. We were able to sell the old vehicle for £588, and this giving a final total of £4750 for the new vehicle.

Fundraising

We are very fortunate to have a number of very active, and loyal, supporters who have connected us with Rotary clubs, and other organisations, With their financial support we have been able to fund the projects we have undertaken this year.

We are very grateful to all the above, as well as countless other supporters who support us. We couldn't do it without them!

FINANCIAL REVIEW

The charity bank accounts had a balance of £12,096 at the end of the 24/25 financial year. The total income for the year was £74,634 and total expenditure for the year was £75,320, giving a deficit of £686 this year.

Both the Income and Expenditure for 24/25 were lower than the previous year. There were no major projects undertaken during this year and therefore the reduction in Income donations and Project expenditure reflects this reduction.

The exchange rate for the Dalais against the Pound rose steadily throughout the year, however this positive increase was counteracted by an increase in the cost of living in The Gambia. The rise in the cost of living has had an impact on School Fees and this is highlighted in the increase of £2826 for the year. Expenditure in most of the other areas have been reduced.

Summary :- The charity has continued to provide support to all our sponsored children throughout the year and the schools, clinic and scout troop that we support.

We have been fortunate to have a number of children that have continued through the education system and are now looking to go onto university. These are children we accepted on the sponsor programme when the charity was initially established.

This is a great achievement for both the individual and the charity, and the students who have successfully completed their university education in the past have been offered high level employment opportunities.

University fees are significantly higher than government schools, and projecting forward, there may be a large number wanting to go to university. At the moment we have student going through university and we have been able to find funding for them, however like many charities, we have been impacted by the reduction in financial support from the public, this may require us to make difficult decisions when it comes to supporting all the young people through university.

Trustees :-

The Trustees have all agreed to stand for a further year and they will continue to liaise via email or telephone on all relevant issues, and all actions will be agreed before actioning.

Declaration :-

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees

Signature :- ***P.A. Reynolds***

Full Name :- Paul Albert Reynolds

Position :- Treasurer/Trustee

Date : 28/1/26



Charity Name GOAL for The Gambia		No (if any)	
Receipts and payments accounts			
For the period from	Period start date 01/08/2024	To	Period end date 31/07/2025

CC16a

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Regular Donations	33,545		-		40,026
Fundraising/Donations	26,436		-		28,114
Gift Aid	12,636		-		11,817
Donations in Gambia	1,267		-		1,865
Secondhand Clothes Sales in Gambia	750		-		1,524
			-		
			-		
			-		
Sub total (Gross income for AR)	74,634		-		83,346
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	74,634	-	-	-	83,346
A3 Payments					
School Fees	33,627		-		30802
Staff Remunerations	9568		-		10567
Charity Expenses	9941		-		6538
School Projects	7836		-		17181
Shipment Costs	6421		-		8178
Medical expenses	710		-		0
Beech Days	1103		-		830
Donations from Sponsors	6114		-		9074
			-		
Sub total	75,320		-		83,170
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total		-	-	-	
Total payments	75,320		-	-	83,170
Net of receipts/(payments)	- 686		-		176
A5 Transfers between funds	-		-	-	-
A6 Cash funds last year end	-		-	-	-
Cash funds this year end	- 686				176

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cheque Account	452		
	Savings Account	10,029		
	Money in Gambia	1,615		
	Total cash funds	12,096		
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	P.A Reynolds	Paul Albert Reynolds	06/02/2026	



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's report
on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

G.O.A.L. for The Gambia

**On accounts for the year
ended**

31/07/25

**Charity no
(if any)**

1125489

Set out on pages

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with 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 the 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 material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

14th March 2026

Name:

Jolyon Head

**Relevant professional
qualification(s) or body
(if any):**

Member of the Institute of Chartered Accountants of Scotland (ICAS)

Address:

1 Argyle Road, Tunbridge Wells, Kent, TN4 0SU

GIVING OPPORTUNITIES TO ACHIEVE AND LEARN FOR THE GAMBIA

England & Wales - Charity number 1125489

Accounts

Trustees' Annual Report

For the period :-

From 01/08/2023 to 31/07/24

Giving Opportunities to Achieve and Learn for The Gambia

GOAL for The Gambia (Charity No. 1125489)

29 Upton Scudamore

Warminster

Wiltshire

BA12 0AG

Trustee - Sandy Sanyang Chair

Paul Reynolds Treasurer

Daniel Harston Secretary

Bank - HSBC PLC 2 London Road, Twickenham, Middx, TW1 3RY

Structure, Governance and Management:-

Type of governing document:- Constitution adopted on 13th August 2008

How the charity is constituted:- Association consisting of 10 members

Trustee selection:- Trustees are appointed or reappointed annually at the Annual General Meeting

Additional governance issues :- All trustees give their time voluntary and receive no remuneration or other benefits.

Objects and Activities :-

Summary of the objects of the charity set out in its governing document:-

To advance the education of Gambian Children by providing and assisting in the provision of facilities and equipment for their use at school including the provision of funds for the construction and improvement of educational facilities.

Summary of the main activities undertaken for the public benefit in relation to these objects:-

Sponsorship Programme :-

We currently have 441 children being sponsored, with 242 regular sponsors.

Bantangba Nursery :-

The charity has continued to support the Nursery by providing Teacher salaries and continuous teacher training. We also manage the children sponsorship programme and the development of planned building projects.

Kitty :-

We continue to work with the school, providing school materials, toys, donations and supplementing staff incomes.

Sanyang Arabic School :-

We have continued to build a very good relationship with the school and very pleased to help the school with their building projects and support their teachers through the National Training programme.

Sanyang Scouts :-

The Charity has continued to be involved with the Sanyang Scout Troop by providing financial support and the donation of musical instruments to their Scout Band and other training requirements.

Sanyang Clinic:-

The charity has continued to support the Clinic by providing medical equipment and medicines, and financial support to assist in the daily running of the clinic.

Beach Days :

We had 4 beach days for the children from Bantangba, Kitty, Sanyang schools, and the Scouts.

Additional details of objectives and activities:

The Charity has continued to ship school and sports equipment from England, this has been funded by the secondhand clothes that have also been shipped and sold to the Gambian people.

Rice donations from sponsors to their sponsor child/ family have continued to increase, and occasional requests for additional support.

Summary of the main achievements of the charity during the year:-

Sponsorship Process :-

We currently have 441 children being sponsored, with 242 regular sponsors.

There were 15 new sponsors during the year and 14 donors stopped their sponsorship. The current financial environment has had a negative impact in support within many charities, however we have been able to keep a constant number of sponsors throughout the year.

Bantangba Nursery :-

We only had one visit to the school this year, the staff and students do miss seeing visitors. We employed 3 new female teachers there, all recently qualified. They came from Brikama so had to rent a house to stay there during the working week. They settled in well but I am not sure how long they will stay as they are all young women and likely to marry soon, one has already done this and is now expecting a baby. The rest of the staff are still there and our student teacher, who lives in Somita, is an excellent member of staff. Hopefully we can keep hold of him once he is qualified. Our Nanny sadly passed away in December 2023. A big loss, she had been with us since the school opened in 2014. A new Nanny was employed. We continue to provide school stationery, learning materials and top up first aid boxes.

We plan to paint the outside wall of the school this year, it has taken quite a battering from the elements and could definitely do with freshening up. Long term we need to look at the fencing around the school as the wire on top of the bricks is spoilt. I think the best option is just to build the fence up a few more courses with blocks so we can keep animals out.

We haven't had to do much at the school other than small running repairs and maintenance

The school attended the annual Independence celebrations which is a very special day for the schools and the students, We funded all the transport and food for the day

Kitty School :-

We had no visitors here this year although I have visited on several occasions taking along school supplies and first aid items. They are always very pleased to see me and we will continue to support them. The only outstanding work there is to repair the nursery block fencing. Just as at Somita, we will remove the wire fencing on top of the blocks and build a few more courses to keep animals out. The staff have gardens they plant with the nursery students and sell the produce to raise funds as well as supplementing the kitchens who provide lunch for the children.

Sanyang Arabic School :-

The building projects for this year have been at this school. They are a lovely school and community and are truly grateful for all that has happened since we first started work there 4 years ago. Most of our visits have been to this school this season as people are interested to see what we have achieved. We have donated a large number of Qurans there, donated by

sponsors in the UK. All the staff were first aid trained and we supply school stationery and first aid items here.

Since we first started there we have built a toilet block, provided water taps, renovated the original classroom block, built the second classroom block consisting of a further 6 classrooms and office, constructed a kitchen as well as the new Nursery block.

An opening ceremony for the Nursery block was held and I was invited along as guest of honour. They put on a lovely day and I was impressed by the number of parents, community members, Imam and mosque members who attended. A real celebration.

Sanyang Scouts :-

We continue supporting this amazing group of young people. We have had musical instruments donated to the band which are much appreciated. 8 of our scouts were selected for the Armed Force training. They all completed and passed with flying colours. They had an extensive kit list which they had to take with them when they first report for training. We provided what we could and gave each of them a donation of D1000 to help them with the rest.

The scouts had two training camps, which were well attended, and we had donations from sponsors in the UK to help out with rice etc. They always do some community work when camping including Beach cleaning and planting mangroves.

A sponsored beach day was arranged for them in November, always great fun and lots of scouts as well as ex Scouts who are now in the military attended.

They had another donation from Hope Christian Fellowship which has been an annual event for several years. Bags of toiletries and school stationery are sent and are very popular with all the scouts.

Sanyang clinic project

We have continued supporting this clinic, which has a catchment of over 50,000 people and very little is provided by the government. We receive large quantities of medical items from various donors and have an ongoing appeal for paracetamol.

We have repaired the toilets in the Maternity unit and have also paid to recover several mattresses which were split and not at all hygienic. Cleaning materials are provided as requested.

We have a lot of donations of hand made blankets, hats as well as baby clothes, and nappies which are given out to new born babies delivered at the clinic. When we have nappies, sanitary towels, soap etc these are also given to the mothers after delivery. They are much appreciated and the items that are crocheted and knitted are beautiful.

Sadly Mariama, one of the midwives passed away following complications when she was in labour. The baby survived and we have enough donations to be able to provide milk for the next year and beyond if necessary. We keep a close eye on the family and baby and offer support where we can. We managed to get sponsors for all of Mariama's children as well as sponsoring

the children of the sister in law who is caring for the baby while he is very young. A total of 8 young people.

Beach Days :-

We were lucky to get donations for 4 beach days so Bantangba Nursery, Sanyang Arabic School, Kitty Arabic School as well as the Scouts, all had an amazing day at the beach. These days are so important especially for the younger students as most will never have visited the beach or seen the sea before. A good educational trip.

Case Workers

We have retained all 5 members of staff, each has a caseload and their really busy time is June – October, collecting sponsor updates, and paying school fees. There were a few hiccups but they have now been sorted out and further training and advice will be given before next year.

Janko remains as team leader and Bakary was promoted to assistant team leader supporting both Janko and myself. Bakary is an excellent team member, always willing to take on extra work, help others out and his IT skills have been a huge benefit to me! We have a caseload of 635 sponsored students currently although some have finished education and will be removed from our list soon.

Shipments

The charity has spent £8195 on shipping items out to The Gambia during this year, this is a decrease of 4% on the previous year.

Once again, we have been extremely lucky to have a large number of sponsors who have donated towards the costs of these shipments. When Gift Aid has been claimed on their donation, the total of their contribution is £5324. There has also been a further £1524 raised from the sale of Secondhand clothes. This brings the total to £6848. Leaving only £1345 to be taken from the main charity account

UK Support :-

We continue to send out all the sponsor updates every summer. It is a huge job collating them all and chasing the boys for missing information. Our long time volunteer also organises a lot of our shipping and regularly sends items to sell.

Another one of our active supporters has connected us with Rotary clubs, fundraising and donating personally. She has continued to concentrate on the Sanyang Arabic School and has been the driving force for many of the projects since we started working there.

I have made some good links with the Muslim community in Blackburn and they are very generous with their donations. They have provided clothing, toys and medicines and Qurans and rice at Ramadan .

There has also been a further 108 bags of rice purchased by sponsors for their sponsored families to celebrate Christmas and Ramadan.

I am very grateful to all the above as well as countless other supporters who support us. We couldn't do it without them!

FINANCIAL REVIEW

The charity bank accounts had a balance of £12,782 at the end of the 23/24 financial year. The total income for the year was £83,346 and total expenditure for the year was £83,170, giving a small surplus of £176 this year.

The exchange rate for the Dalais against the Pound was relatively stable during this year and this was highlighted by the reduction in spend on School Fees (£2461) over the previous year. The Donations from Sponsor expenditure was also reduced by £4505 due to the strong exchange rate.

There has been less movement in all other areas of business

Charity vehicle replacement :-

We have had our Charity vehicle for the past 5 years and unfortunately it developed serious mechanical problems at the end of this year. We had a replacement engine fitted and this has also failed. We feel that the road conditions in Gambia are very poor and this vehicle has become unreliable over the past year and we should look to purchase a newer vehicle, We have set up an appeal to raise the £5000 we need to replace the current vehicle and this will need to be sourced from the UK. In the meantime Sandy is relying on local transport to visit the schools and projects, which is not an ideal situation,

Summary :-

The charity has continued to provide support to all our sponsored children throughout the year, and when possible, we have provided additional support to the schools and other projects we feel need our help.

The support from donors in the UK has allowed us to continue with this level of support, however we are very conscious that many people are experiencing financial pressures and are looking to reduce their financial commitments. Luckily it has not impacted on our work at the moment and we are still striving to reach our £1 million target.

Trustees :-

The Trustees have all agreed to stand for a further year and they will continue to liaise via email or telephone on all relevant issues, and all actions will be agreed before actioning.

Declaration :-

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees

Signature :- ***P.A. Reynolds***

Full Name :- Paul Albert Reynolds

Position :- Treasurer/Trustee

Date : 30/1/25



Charity Name GOAL for The Gambia		No (if any)		CC16a
Receipts and payments accounts				
For the period from	Period start date 01/08/2023	To	Period end date 31/07/2024	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Donations	40,026		-		38,945
Fundraising/Donations	28,114		-		25,136
Gift Aid	11,817		-		10,249
Donations in Gambia	1,865		-		2,771
Secondhand Clothes Sales in Gambia	1,524		-		2,037
			-		
			-		
			-		
Sub total (Gross income for AR)	83,346		-		79,138
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	83,346	-	-	-	79,138
A3 Payments					
School Fees	30802		-		33263
Staff Remunerations	10567		-		11814
Charity Expenses	6538		-		6620
School Projects	17181		-		15049
Shipment Costs	8178		-		8542
Medical expenses	0		-		0
Beech Days	830		-		922
Donations from Sponsors	9074		-		13579
			-		
Sub total	83,170		-		89,789
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	83,170		-	-	89,789
Net of receipts/(payments)	176		-		- 10,651
A5 Transfers between funds	-		-	-	-
A6 Cash funds last year end	-		-	-	-
Cash funds this year end	176				- 10,651

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cheque Account	724		
	Savings Account	9,739		
	Money in Gambia	2,319		
	Total cash funds	12,782		
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	P.A Reynolds	Paul Albert Reynolds	14/04/2025	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
G.O.A.L. for The Gambia

On accounts for the year
ended

31/07/24

Charity no
(if any)

1125489

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

13 April 2025

Name:

Jolyon Head

Relevant professional qualification(s) or body (if any):

Member of Institute of Chartered Accountants of Scotland (ICAS)

Address:

1 Argyle Road, Tunbridge Wells, TN4 0SU

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.

GIVING OPPORTUNITIES TO ACHIEVE AND LEARN FOR THE GAMBIA

England & Wales - Charity number 1125489

Accounts

Trustees' Annual Report

For the period :-

From 01/08/2022 to 31/07/23

Giving Opportunities to Achieve and Learn for The Gambia

G.O.A.L. for The Gambia (Charity No. 1125489)

29 Upton Scudamore

Warminster

Wiltshire

BA12 0AG

Trustee - Sandy Sanyang Chair

Paul Reynolds Treasurer

Daniel Harston

Bank - HSBC PLC 2 London Road, Twickenham, Middx, TW1 3RY

Structure, Governance and Management:-

Type of governing document:- Constitution adopted on 13th August 2008

How the charity is constituted:- Association consisting of 10 members

Trustee selection:- Trustees are appointed or reappointed annually at the Annual General Meeting

Additional governance issues :- All trustees give their time voluntary and receive no remuneration or other benefits.

Objects and Activities :-

Summary of the objects of the charity set out in its governing document:-

To advance the education of Gambian Children by providing and assisting in the provision of facilities and equipment for their use at school including the provision of funds for the construction and improvement of educational facilities.

Summary of the main activities undertaken for the public benefit in relation to these objects:-

Sponsorship Programme :-

We currently have 450 children being sponsored, with 241 regular sponsors.

Bantangba Nursery :-

The charity has continued to support the Nursery by providing Teacher salaries and continuous teacher training. We also manage the children sponsorship programme and the development of planned building projects.

Kitty :-

We continue to work with the school, providing school materials, toys, donations and supplementing staff incomes.

Sanyang Arabic School :-

We have continued to build a very good relationship with the school and very pleased to help the school with their building projects and support their teachers through the National Training programme.

Sanyang Scouts :-

The Charity has continued to be involved with the Sanyang Scout Troop by providing financial support and the donation of musical instruments to their Scout Band and other training requirements.

Sanyang Clinic:-

The charity has continued to support the Clinic by providing medical equipment and medicines, and financial support to assist in the daily running of the clinic.

Beach Days :

We had 4 beach days for the children from Bantangba, Kitty, Sanyang schools, and the Scouts.

Additional details of objectives and activities:

The Charity has continued to ship school and sports equipment from England, this has been funded by the secondhand clothes that have also been shipped and sold to the Gambian people.

Rice donations from sponsors to their sponsor child/ family have continued to increase, and occasional requests for additional support.

Summary of the main achievements of the charity during the year:-

Sponsorship Process :-

We currently have 450 children being sponsored, with 241 regular sponsors. There were 10 new sponsors during the year and 10 donors stopped their sponsorship. The current financial environment has had a negative impact in support within many charities, however we have been able to keep a constant number of sponsors throughout the year.

Bantangba Nursery :-

The school still has a full quota of approximately 180 students. However, we have had staffing issues. We recruited one grade 12 student as an unqualified teacher and sent him to college to start his 3 year course to qualify as a teacher. We also recruited other staff from outside of the village but, sadly, none of them stayed. We are working on getting new teachers to fill posts as soon as possible.

We have also had a few issues with the management of the school and I have now handed over responsibility for dealing with the staff and PTA to our charity caseworkers, as no matter how many meetings I attended nothing was ever resolved. Obviously they still report back to me for final decisions.

Kitty School :-

We continue to work with the school, providing school materials, toys, donations and supplementing staff incomes. We haven't had any major projects there in this financial year. We also have a couple of volunteers who regularly support the Nursery school

Sanyang Arabic School :-

We continue to support the school and we are very happy that our intervention allowed them to enter grade 9 students for their school leaver exams for the very first time. Every student passed, with amazing results. Nationally students from the school took 1st, 3rd and 7th places. Fantastic results.

The school feeds all of the children at lunchtimes, however they were at risk of losing their supply of food due to the lack of kitchen facilities. Once again we received donations from our supporter and were able to upgrade their kitchen.

The heavy rain destroyed the locally built corrugate and grass school building during the rainy season, early in the summer of 2023. We have decided not to replace it but fundraise for a permanent structure.

Sanyang Scouts :-

The troop continues to go from strength to strength. I am immensely proud of these young people and support them wherever we can. They still do a lot of community work, beach cleaning etc , and training camps twice a year. We do lose a lot of the older scouts to the Army

and Police, especially to the band and this year we had 10 leave at the same time. We supported them with their extensive kit requirements for their employment. I am always happy to see them when they are off duty. They are still involved with the scouts, helping to train them. They also attended the beach days and they are great fun.

Sanyang clinic project

We are still receiving regular large donations from supporters. Medicines, paracetamol. Baby hats, blankets, mobility aids and much more. The staff at the clinic are always very grateful as they get very little from the Gambian government. The Nurse in Charge and takes very good care of donations and ensuring they are used appropriately.

Beach Days :-

We had 4 beach days for the children from Bantangba, Kitty, Sanyang schools, and the Scouts. These days are really good fun for all that attend and the young people love them.

First Aid Training

First Aid For Gambia still go to each of our projects , even those we no longer work with, to undertake refresher training and top up the first aid kits.

All teachers attend this training and each school then designates one or two first aiders. Sanyang Arabic School had their initial training and are now part of the ongoing support from First Aid For Gambia

Case Workers

All the Case Workers have worked extremely hard during the year and have been able to manage all areas of business when required. Our newest recruit has provided to be a great asset and we have big plans for him for the future.

One of our earlier sponsored young people has now qualified as a State Registered Nurse and the government have given him his own clinic to run. We no longer supporting him financially but he keeps in regular contact.

Shipments

The charity has spent £8542 on shipping items out to The Gambia during this year, this is a decrease of 24% on the previous year.

Once again, we have been extremely lucky to have a large number of sponsors who have donated towards the costs of these shipments. When Gift Aid has been claimed on their donation, the total of their contribution is £4903. There has also been a further £2037 raised from the sale of Secondhand clothes. This brings the total to £6940. Leaving only £1602 to be taken from the main charity account

UK Support :-

We continue to send out all the sponsor updates every summer. It is a huge job collating them all and chasing the boys for missing information. Our long time volunteer also organises a lot of our shipping and regularly sends items to sell.

Another one of our active supporters has connected us with Rotary clubs, fundraising and donating personally. Her particular interest is in Sanyang Arabic School and she has been the driving force for many of the projects since we started working there.

I have made some good links with the Muslim community in Blackburn and they are very generous with their donations. They have provided clothing, toys and medicines and Qurans and rice at Ramadan .

There has also been a further 160 bags of rice purchased by sponsors for their sponsored families to celebrate Christmas and Ramadan.

The charity has supported a local family for many years. During the first storms of the rainy season their house was destroyed They had to move out as it wasn't safe but they couldn't find anywhere for them all to stay together. We were able to fundraise and build a line house which meant that the whole family were housed. Unfortunately the father passed away in August 2022, however the new building will give the sons the opportunity to stay at home and support their mother

I am very grateful to all the above as well as countless other supporters who support us. We couldn't do it without them!

FINANCIAL REVIEW

The charity bank accounts had a balance of £12,606 at the end of the 22/23 financial year. The total income for the year was £79,138 and total expenditure for the year was £89,789, giving a deficit of £10,651 this year.

This can be explained by the significant increase in expenditure of £9,145 for school fees. At the beginning of the year, when the school fees have to be paid, the exchange rate for the £/Dalais was 61, whereas it was 67 the previous year. During the year the exchange rate has continued to improve and by the end of the year we were getting a rate of 76 Dalais to the pound.

There has also been a decrease in the total for Fundraising/ Donations over the previous year. There was a large donation in 21/22 that made the total for that year so high, taking that into account the total for 22/23 was still higher than 20/21.

There has been an increase in people visiting Gambia and this has reflected in the £2000 increase in donation from Gambia.

There has been less movement in all other areas of business.

Summary :-

In July 2023 we celebrated our 15year anniversary as a registered charity.

Reflecting back over this time I think we should be proud of what we have achieved.

We have raised over £775,000, which is down to the support we have received over the years. I think for a small charity to reach this total is amazing.

The charity is a voluntary organisation and we have always adopted an approach that everybody who volunteers gives their time freely and nobody takes a salary. This approach has shown to the sponsors that all the money donated to the charity is spent in line with the sponsors wishes, I think this ethos has played a significant part in making the charity such a success.

As a country, Gambia can be a challenging environment to work in and the founder of the charity has continued to build up a strong network of caseworkers. They work extremely well as a team. and they have always been there to support her during some demanding times.

What is the future for the charity?

There has been significant changes in the world over recent years and this has had an impact upon the charity sector. GOAL for the Gambia has effectively managed these changes and our resilience has allowed us to continue supporting the Gambian people.

Our aim is to reach the £1 million target, how long this take will depend on the influences beyond our control, however continuing to operate in our current form we are determined to reach that target.

Trustees :-

The Trustees have all agreed to stand for a further year and they will continue to liaise via email or telephone on all relevant issues, and all actions will be agreed before actioning.

Declaration :-

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees

Signature :- **P.A. Reynolds**

Full Name :- Paul Albert Reynolds

Position :- Treasurer/Trustee

Date : 30/03/24



Charity Name GOAL for The Gambia		No (if any)	
Receipts and payments accounts			
For the period from	Period start date 01/08/2022	To	Period end date 31/07/2023

CC16a

CC16a

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Donations	38,945		-		38,431
Fundraising/Donations	25,136		-		31,184
Gift Aid	10,249		-		12,891
Donations in Gambia	2,771		-		788
Secondhand Clothes Sales in Gambia	2,037		-		2,588
			-		
			-		
			-		
Sub total (Gross income for AR)	79,138		-		85,882
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	79,138		-	-	85,882
A3 Payments					
School Fees	33263		-		24118
Staff Remunerations	11814		-		11657
Charity Expenses	6620		-		4881
School Projects	15049		-		13990
Shipment Costs	8542		-		10593
Medical expenses	0		-		102
Beech Days	922		-		587
Donations from Sponsors	13579		-		13177
			-		
Sub total	89,789		-		79,105
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total		-	-	-	
Total payments	89,789		-	-	79,105
Net of receipts/(payments)	- 10,651		-		6,777
A5 Transfers between funds	-		-	-	-
A6 Cash funds last year end	-		-	-	-
Cash funds this year end	- 10,651				6,777

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cheque Account	2,581		
	Savings Account	586		
	Money in Gambia	9,439		
	Total cash funds	12,606		
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	P.A Reynolds	Paul Albert Reynolds	18/04/2023	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
G.O.A.L. for The Gambia

On accounts for the year
ended

31/07/23

Charity no
(if any)

1125489

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 11/04/2024

Name:

Jolyon Head

Relevant professional qualification(s) or body (if any):

Institute of Chartered Accountants of Scotland
Membership number M21986

Address:

1 Argyle Road, Tunbridge Wells, TN4 0SU

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.

GIVING OPPORTUNITIES TO ACHIEVE AND LEARN FOR THE GAMBIA

England & Wales - Charity number 1125489

Accounts

Trustees' Annual Report

For the period :-

From 01/08/2021 to 31/07/22

Giving Opportunities to Achieve and Learn for The Gambia

G.O.A.L. for The Gambia (Charity No. 1125489)

29 Upton Scudamore

Warminster

Wiltshire

BA12 0AG

Trustee - Sandy Sanyang Chair

Paul Reynolds Treasurer

Daniel Harston

Bank - HSBC PLC 2 London Road, Twickenham, Middx, TW1 3RY

Structure, Governance and Management:-

Type of governing document:- Constitution adopted on 13th August 2008

How the charity is constituted:- Association consisting of 10 members

Trustee selection:- Trustees are appointed or reappointed annually at the Annual General Meeting

Additional governance issues :- All trustees give their time voluntary and receive no remuneration or other benefits.

Objects and Activities :-

Summary of the objects of the charity set out in its governing document:-

To advance the education of Gambian Children by providing and assisting in the provision of facilities and equipment for their use at school including the provision of funds for the construction and improvement of educational facilities.

Summary of the main activities undertaken for the public benefit in relation to these objects:-

Sponsorship Programme :-

We currently have 447 children being sponsored, with 236 regular sponsors.

Bantangba Nursery :-

The charity has continued to support the Nursery by providing Teacher salaries and continuous teacher training. We also manage the children sponsorship programme and the development of planned building projects.

Kitty School :-

We have continued to help Teachers at the school by financing them through the National Training programme. We have also given financial support for their school building projects

Sanyang Arabic School :-

We have continued to build a very good relationship with the school and very pleased to help the school with their building projects and support their teachers through the National Training programme.

Sanyang Scouts :-

The Charity has continued to be involved with the Sanyang Scout Troop by providing financial support and the donation of musical instruments to their Scout Band and other training requirements.

Sanyang Clinic:-

The charity has continued to support the Clinic by providing medical equipment and medicines, and financial support to assist in the daily running of the clinic.

Beach Days :

We were able to organise 3 Beach Days this year, and look forward to increasing the number of days when more people visit Gambia.

Additional details of objectives and activities:

The Charity has continued to ship school and sports equipment from England, this has been funded by the secondhand clothes that have also been shipped and sold to the Gambian people.

Rice donations from sponsors to their sponsor child/ family have continued to increase, and occasional requests for additional support.

Summary of the main achievements of the charity during the year:-

Sponsorship Process :-

We currently have 447 children being sponsored, with 236 regular sponsors. There were 5 new sponsors during the year and 12 donors stopped their sponsorship. This gave an overall decrease of 7 sponsors. The decline is mainly due to the current financial concerns associated with the increase in energy price and the rate of inflation in the UK.

Bantangba Nursery School :-

We have had a good year with projects, we've continued to run our own Bantangba Nursery School and the children are doing well. As many of you will have heard we lost one of our newly qualified teachers who passed away very suddenly earlier this summer. Musa will be extremely missed by all of us, especially his colleagues and all the children. We are looking for another teacher to replace him so we can enrol new students. In the meantime, Balla, the headteacher, has offered to take on of the classes. We have started the enrolment process again, however we will have more students wanting to enrol than we have spaces for! We remain committed to keeping the class numbers down to a maximum of 30 students so they all get the best possible education

Kitty School :-

We still support Kitty school, they are a pleasure to work with, however due to the reduced number of visitors to Gambia this year, we have not really visited them much in this period. Unfortunately the newly built toilet block at the nursery collapsed during the heavy rains this summer. This was due to poor construction. This has now been repaired. I didn't appeal for help as it's a little embarrassing that this happened so soon after they were built.

Sanyang Arabic School :-

We have achieved a lot at Sanyang Arabic School over the past 12 months. This has been largely due to a very generous donation from a supporter and their family. They lost a family member and they were asked to find a worthy charity to make a donation. We were very honoured to be chosen.

The school now has a brand new classroom block in addition to the refurbished classroom block we renovated last year. This has enabled them to have a more conducive environment for the students. We have also introduced a grade 9 class for the first time. Grade 9 is equivalent to GCSE year. The students sat their exams, and three of the students came in the top ten for the whole of the country. Over 2500 students sat this exam countrywide so this was an amazing achievement. I'm very proud of them!

Sanyang Scouts :-

We continue to support Sanyang Scouts and they are still just brilliant. So many of them from the band get head hunted by the Police and Army bands, which is a testament to their high standard and talent.

Sadly, the crochet lessons have not continued after the passing of Glenys. Maggie and I are not able to teach, however we did supply them with wool and hooks from Glenys, so those who have become proficient can continue and hopefully they will be able to teach other scouts.

Sanyang Clinic :-

We have continued to support Sanyang clinic and have been lucky to have medication, pain killers, bandages and other medical items sent from the UK. We have lots of lovely people making blankets, hats etc for the new born babies, and providing the new mums with soap, flannels, sanitary towels and nappies and clothes for their babies. They are very grateful, and we are told that this encourages the mothers to come to the clinic to deliver their babies rather than having them delivered at home, where it's difficult to get help or transport to the clinic if there are complications.

Beach Days :-

The Beach Days are financially supported by donations and the money is usually donated when visitors come to the Gambia and attend the Beach Days. However we were still able to organise 3 days this year for Bantangba Nursery, Kitty School and Sanyang Scout. Everybody who attended enjoyed the days and it was very pleasing to see the Beach day are once again taking place.

Case Workers :-

Unfortunately I had to let Abubacarr go. There was a lot of complaints and accusations from the community in Kitty and he was becoming unreliable and very difficult to manage. Opa Saidy took his place and that seems to be working very well.

We have employed Bakary Bojang to replace Yaya. Janko and Yanks caseloads are now so high, and we are getting a little busier, I felt it was the right time to employ Bakary. He is

doing really well, very efficient, asks questions, writes things down (miracle here!) and he will be my sidekick when I eventually get tourists visiting projects again.

Shipments

The charity has spent £10,593 on shipping items out to The Gambia during this year, this is a slight decrease of 8% on the previous year.

Once again, we have been extremely lucky to have a large number of sponsors who have donated towards the costs of these shipments. When Gift Aid has been claimed on their donation, the total of their contribution is £7660. There has also been a further £2588 raised from the sale of Secondhand clothes. This brings the total to £10248.

This has meant that the continued increase in the amount of goods shipped out to The Gambia has nearly been covered by the donations made by sponsors and sale of secondhand clothes. We have only had to take £345 from the main charity account.

Rice Donations :-

Once again we arranged for sponsors to donate money to provide rice to their sponsored families at the Christmas and Ramadan celebrations. There was a large uptake for both appeals amounting to £2531 at Christmas and £2726 at Ramadan.

UK Support :-

Kate Holland is still a very valuable supporter, she has raised a lot of money for us and she has linked us to Rotary clubs in her area. We have received financial support towards the projects that we have undertaken during the year.

Adele Hurn continues to work with Abertillery Rotary collecting items to ship out to The Gambia and I now have a good relationship with Richard Bevan of that club and they regularly support our various appeals .

Wendy Andrews is another big supporter. She literally sends hundreds of boxes and cases full of various donations and she pays for all the shipping costs.

I have been introduced to the Muslim community in Blackburn by Sheikh at Moneypipe (the agent we use for shipping goods to Gambia) . Unfortunately when they have sent donations out to Gambia in the past, they had been let down by many of the local people. However they are really happy with how I operate and they are sending me their donations, they are also paying all the shipping costs. During Ramadan, one of them raised a huge amount of money and this was used to provide donations for rice, Qurans,, prayer mats, prayer caps and beads. They are now collecting paracetamol to donate to the clinic.

Special thanks must also go to Julie Russell. She has continued to handles the Sponsorship programme within the UK, sending all the sponsor updates, sorting photos etc. Keeping the

sponsors updated with their sponsored child's progress is key to the success of our charity, and I could not do everything in this area without her support. She has also actively managed our InKind account

Summary :-

Although we have still been affected by the fallout from the Coronavirus pandemic, and the reduced number of visitors to The Gambia, we have still continued to support 447 children through the different stages of education

The financial crisis in the UK has had a significant impact on people within the country. We have seen only a small fall in the number of sponsors, who have had to withdraw their sponsorship, however we have seen some new sponsors.

We have continued to get significant support for our fundraising projects. This has ensured that the charity has continued with all the current projects that have been planned and still keep the charity in sound financial position to cope with any unforeseen situation.

Onwards and upwards! Next summer 2023 will see us celebrate our 15th anniversary as a registered charity. We need to all put our thinking caps on and think of a way to celebrate this and raise some money for future projects or existing ones we haven't completed. Who would have thought all those years ago we would still be going strong!

FINANCIAL REVIEW

It has been another difficult year financially for most charities. The continued impact of the Covid Pandemic and the war between Russia and Ukraine has led to considerable uncertainty within the financial markets.

Once again GOAL for The Gambia has bucked this trend by making a profit of £6,777. The income for this year was £85,882. This has been completely down to the significant amount of support from all our supporters. There has been a lot of hard work undertaken to continue to provide help to the people in The Gambia and continue to ensure that the different projects we have committed to are kept on track.

Breakdown of the Figures :-

Income

As mentioned above there was a significant increase in the income the charity received, £85,882, compared to the £78,785 in the previous year.

There was an increase in all areas of income –

Regular Donations – £1,502 increase

Fundraising and Donations - £2,037 increase

Gift Aid - £2,660 increase
Donations in Gambia - £434 increase
Secondhand clothes in Gambia - £464 increase

Expenditure

Total Expenditure for this year was £79,105 compared with £75,497 the previous year. Most of the increased expenditure was on School Projects (£6004). The other areas that showed a slight increase were Charity Expenses (£114), Beach Days (£587) and Donations from Sponsors (£104).

Regular Donations, Fundraising & Donations, Shipping and Medical Expenses showed a slight reduction in expenditure.

Virgin Moneygiving

Virgin Moneygiving ceased operating at the end of November and we had to find a replacement fundraising platform. When researching a replacement we found that most of the alternative platforms did not give us the type of service we received from Virgin and most of them charged high administration cost. We finally settled with Paypal and we have enrolled into their Paypal Giving Fund, this is a charity fundraising platform which doesn't charge any administration fees.

During this period of change we have not had any major fundraising activities, this has allowed us valuable time to adapt to the new processes used by Paypal.

Trustees

The Trustees have all agreed to stand for a further year and they will continue to liaise via email or telephone on all relevant issues, and all actions will be agreed before actioning

Declaration :-

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees

Signature :- ***P.A. Reynolds***

Full Name :- Paul Albert Reynolds

Position :- Treasurer

Date : 25/01/23



Charity Name GOAL for The Gambia		No (if any)	
Receipts and payments accounts			
For the period from	Period start date 01/08/2021	To	Period end date 31/07/2022

CC16a

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Donations	38,431		-		36,929
Fundraising/Donations	31,184		-		29,147
Gift Aid	12,891		-		10,231
Donations in Gambia	788		-		354
Secondhand Clothes Sales in Gambia	2,588		-		2,124
			-		
			-		
Sub total (Gross income for AR)	85,882		-		78,785
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	85,882		-	-	78,785
A3 Payments					
School Fees	24118		-		25,436
Staff Remunerations	11657		-		12,641
Charity Expenses	4881		-		4,767
School Projects	13990		-		7,986
Shipment Costs	10593		-		11,490
Outreach clinic/ Medical expenses	102		-		104
Beech Days	587		-		-
Donations from Sponsors	13177		-		13,073
			-		
Sub total	79,105		-		75,497
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	79,105		-	-	75,497
Net of receipts/(payments)	6,777		-		3,288
A5 Transfers between funds	-		-	-	-
A6 Cash funds last year end	-		-	-	-
Cash funds this year end	6,777				3,288

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cheque Account	1,656		308
	Savings Account	13,729		10,725
	Money in Gambia	7,872		5,447
	Total cash funds	23,257		16,480
	(agree balances with receipts and payments account(s))	Agreement Error	OK	Agreement Error
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	P.A Reynolds	Paul Albert Reynolds	18/04/2023	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
G.O.A.L. for The Gambia

On accounts for the year
ended

31/07/22

Charity no
(if any)

1125489

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 17 April 2023

Name:

Jolyon Head

Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants of Scotland (ICAS).
	Membership number: M21986
Address:	1 Argyle Road
	Tunbridge Wells
	TN4 0SU

Section B	Disclosure
------------------	-------------------

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.

None

GIVING OPPORTUNITIES TO ACHIEVE AND LEARN FOR THE GAMBIA

England & Wales - Charity number 1125489

Accounts

Trustees' Annual Report

For the period :-

From 01/08/2020 to 31/07/21

Giving Opportunities to Achieve and Learn for The Gambia

G.O.A.L. for The Gambia (Charity No. 1125489)

29 Upton Scudamore

Warminster

Wiltshire

BA12 0AG

Trustee -	Sandy Sanyang	Chair
	Paul Reynolds	Treasurer
	Daniel Harston	

Bank -	HSBC PLC	2 London Road, Twickenham, Middx, TW1 3RY
--------	----------	---

Structure, Governance and Management:-

Type of governing document:- Constitution adopted on 13th August 2008

How the charity is constituted:- Association consisting of 10 members

Trustee selection:- Trustees are appointed or reappointed annually at the Annual General Meeting

Additional governance issues :- All trustees give their time voluntary and receive no remuneration or other benefits.

Objects and Activities :-

Summary of the objects of the charity set out in its governing document:-

To advance the education of Gambian Children by providing and assisting in the provision of facilities and equipment for their use at school including the provision of funds for the construction and improvement of educational facilities.

Summary of the main activities undertaken for the public benefit in relation to these objects:-

Sponsorship Programme :-

We currently have 440 children being sponsored, with 232 regular sponsors.

Bantangba Nursery :-

The charity has continued to support the Nursery by providing Teacher salaries and continuous teacher training. We also manage the children sponsorship programme and the development of planned building projects.

Kitty :-

We have continued to help Teachers at the school by financing them through the National Training programme. We have also given financial support for their school building projects

Sanyang Arabic School :-

We have continued to build a very good relationship with the school and very pleased to help the school with their building projects and support their teachers through the National Training programme.

Sanyang Scouts :-

The Charity has continued to be involved with the Sanyang Scout Troop by providing financial support and the donation of musical instruments to their Scout Band and other training requirements.

Sanyang Clinic:-

The charity has continued to support the Clinic by providing medical equipment and medicines, and financial support to assist in the daily running of the clinic.

Beach Days :

Sadly, we have had no beach days since March 2020. We have missed them and so have the children and teachers. However we will look to organise them again when the opportunity arises.

Additional details of objectives and activities:

The Charity has continued to ship school and sports equipment from England, this has been funded by the secondhand clothes that have also been shipped and sold to the Gambian people.

Rice donations from sponsors to their sponsor child/ family have continued to increase, and occasional requests for additional support.

Summary of the main achievements of the charity during the year:-

Sponsorship Process :-

We currently have 440 children being sponsored, with 232 regular sponsors.

There were 19 new sponsors during the year and 10 donors stopped their sponsorship. This gave an overall increase of 9 sponsors, which when compared with the loss of 5 sponsors in the previous year, was a positive situation.

Bantangba Nursery :-

The school returned after the mandatory closure by the government in October last year and we welcomed new students in November once we were happy that we could ensure they would be safe with social distancing in class and hand washing facilities. I have visited on several occasions and the children are as happy and engaged as ever.

We have had some staffing issues and we have been in consultation with the Early Childhood Development Executive (ECD) to discuss the situation and agree a solution. I was reassured by ECD that we were following the accepted protocols.

Due to unacceptable attendance record and attitude problems we have had to terminate the employment of 2 teachers and the Head Teacher was given a final chance to change his attitude and improve his performance in managing the school.

The staff have often complained about their salaries, however they were informed by the ECD Executive that they were paid a very fair salary and the fact we paid full salaries during the period when the school was closed due to Covid restrictions was exceptional, as most schools suspended salaries during this time. We have informed all staff that if they felt they could find a better paid job they were free to leave.

On a more positive note, Musa & Mulie, our student teachers are both now fully qualified and continue to pledge their desire to continue to work with us and educate the children of their village.

There was damage to the school toilets and the roof of one of the classrooms during the early storms. We managed to repair the damage very quickly with donations from supporters. Yanks has over 160 students on his caseload and he has continued to do an excellent job overseeing the school and running the sponsor programme in Somita.

Kitty School :-

This school continues to be an absolute joy to work with and, although I haven't visited as often as usual, I am always welcomed with open arms by staff and students.

We managed to build the kitchen which is amazing, so much more than I expected and with donations from lots of different people it is equipped with all the pots, pans and utensils they need. This project was started in August 2020 and completed in March 2021, as we had to wait for donations to come in. The Islamic education department, that funds the student feeding project, are very impressed with the kitchen! Over 700 students receive a hot meal each day.

Kitty also experienced damage to the classroom roofs during the storms and these were quickly repaired. There was also damage to the old mud block building. I will suggest we demolish the mud block and build a small cement block store with the rest of the donations.

We had some very generous donations and once again our supporters saved the day.

Sanyang Arabic School :-

Our new project started last year with a tap donated by Whitchurch Rotary members. Since then the transformation at the school has been remarkable. Kate Holland has been very active in donating and seeking donations from Rotary clubs. They now have a very good toilet block consisting of 6 cubicles and fully tiled. They were very proud of the new building and had a big opening ceremony. Every time I visit, often unannounced, they take me to inspect it and it's always spotless! This was funded by Whitchurch, Ellesmere and District Rotary Clubs.

We have also renovated the old classroom block. The 4 classrooms and the office block were plastered, painted, fitted doors and windows. We fundraised to ship out all the furniture and now all the classrooms in the newly renovated block have tables and chairs, the office has a desk, filing cabinets and visitor chairs.

We are now sponsoring 6 of the teachers on their teacher training, some had almost completed the training but paid little or no fees, others were in their first year. This was possible by a generous donation in memory of the mother of one of our sponsors. We will look to sponsor one or two more teachers from the remaining money from this donation.

The school and community are quite shocked at how much has been achieved this year and they are very happy. I intend to continue to work with them.

My next project would be to help complete the new classroom block that the community have been trying to build for several years. They are building 4- 6 classrooms with cement blocks rather than mud blocks. Building materials have recently shot up in price and when I return to Gambia I will get an update on the cost of the building work.

They had flood damage in the toilets when the water made its way through the toilets and some of the tiles were spoilt, however we've repaired that too.

Sanyang Scouts :-

They continue to meet regularly and do community projects. 6 more Scouts have successfully passed out into the Armed Forces and look to have a good future and most of them will be in the Armed Forces band. We have not been able to do much for them this year but the girls were all supplied with re useable sanitary towels. Obviously the crochet group has not met since the beginning of the pandemic and we all look forward to when they can resume.

Sanyang Clinic :-

We have continued to support this amazing clinic in Sanyang serving over 50,000 people in the village and surrounding areas. The impressive Nurse in charge, Tida, left at the end of last year as she was promoted but has been replaced by an equally impressive person, Omar Bاده. He has a very different style to Tida but just as effective. He has introduced lots of new ways of working including a response to the Covid crisis and also a weekly clinic for people to be tested for diabetes and hypertension, these are two of the biggest causes of death in The Gambia.

We have had a lot of blood sugar testing machines donated and from a recent donation I have been able to purchase a large supply of blood testing strips which I will take back when I return to Gambia.

Omar is very grateful for our support of cleaning materials, gloves, masks and sanitiser for the clinic. The Gambian authorities do not supply any medical gloves, however we were able access a huge donation of 1000s of gloves from Wurth UK. He was also very grateful for everything else we have supplied, including 1000s of painkillers donated by supporters, prescription meds donated, wheelchairs, walking sticks, items for new born babies (a very busy maternity ward) from nappies, sanitary towels, soap, baby clothes, blankets and hats , all made and donated by our supporters. We were also able to supply an amazing microscope for their lab, which was donated by one of our sponsors. They could not believe it when they saw it and still say it's the best microscope in The Gambia!

We have delivered a quantity of donated chairs as well as lockable cupboards for patients, visitors and staff. We also paid for plumbing work to be carried out as there was no water in the labour ward, the maternity ward and laboratory.

Our next project there is to renovate the laboratory making it cleaner and more secure. I will work on the funding of this project when I return to Gambia

During this year the Outreach clinics have not been operating due the restrictions of the Pandemic. However prior to the Pandemic we had concerns that we did not have a clear understanding on how the project was being managed and were attempting to arrange a meeting to discuss the issues. In the mean time we have decided to channel all our efforts into supporting the Sanyang Clinic.

Beach Days :-

Sadly, we have had no beach days since March 2020. We have missed them and so have the children and teachers. At one point gatherings on the beach were not allowed, however we also need funds to run these days and these usually came from visitors who sponsor the beach days whilst they are on holiday . I really hope to get funding for a few next year, they aren't just fun but an opportunity to educate the children on the delights of the beach, sea and give them a once in a life time experience.

Case Workers :-

Janko, Fansu, Abubacarr and Yanks are all still working for the charity and continue to work to a high standard. Janko and Yanks have huge caseloads and I think at some point I will need to consider recruiting another case worker to support their work and hopefully take some of the case load off them.

Yanks, although having the biggest caseload, he is able to manage, as all his students are located in Somita, however for Janko, who also has the role as Team leader, he has far too many. I don't think this is the right time to recruit but will keep an eye on how the situation develops.

The staff have not received a pay increase for the past two years and I think this year we need to increase all of them slightly. I will have a meeting with the team on my return and get some feedback from them. They are all extremely loyal and will always prioritise any work I give them. I consider myself very lucky to have such a good team.

Sarjo continues to play a big role in supporting me and the work of the charity and of course he is not employed by us. He takes a lead role in sorting out donations shipped over to us. Once I've removed all the school, clinic, gifts and items meant for donation, Sarjo sorts the clothes, donations where needed, especially baby clothes. We have 3 people selling clothes for us. They receive a small percentage from the profit made on the sales and the balance then goes into our shipping fund. The support we receive from the clothes sales ensures that we can continue with the shipments and I am always very clear to donors that unless specifically intended for free distribution we do sell clothes at very low prices to locals. As mentioned previously we have several supporters who either pay for what they send or contribute.

Although Lamin Boy is not an employee of the charity, he has worked with us, as a taxi driver, since the charity was established. Because there have not been any tourists, life has not been easy for him over this past year. He has not been at all well and we were very worried about him earlier this year. Thankfully Fansu stepped in and got him to hospital when his condition deteriorated and paid for his initial treatment for severe hypertension. Fansu continues to keep an eye on him and we have helped pay for treatment and assured him we will continue to do so in the future. We have also tried to provide him with bags of rice, where possible, to help him and his family.

Shipping :-

The charity has spent £11,490 on shipping items out to The Gambia during this year, this is an 81% increase on the previous year.

We have been extremely lucky to have a large number of sponsors who have made donations towards the costs of these shipments. When Gift Aid has been claimed on their donation, the total of their contribution is £7313. There has also been a further £2124 raised from the sale of Secondhand clothes, bring the total to £9211, which is 80% of the total spent.

This has meant that the significant increase in the amount of goods shipped out to The Gambia has been covered without taking money from the main charity account.

Rice Donations :-

We had an amazing response to our Christmas and Ramadan appeals. 90 + bags of rice and 40 goody bags were distributed at Christmas and 65 bags of rice and 30 goody bags during Ramadan.

A lot of sponsors send money at different times throughout the year for us to buy rice and gifts as well as sending parcels, suitcases and boxes for us to deliver to the children. Sponsors pay for the shipping of these gifts, as we cannot afford to pay for everything shipped out.

We've also been given lots of toys, teddies, clothes etc to the children as requested by donors. We managed to make up gift bags for all of level four students at Bantangba nursery who have now left us to go to Primary school as a little compensation for missing out on a beach day.

UK Support :-

We believe our open and inclusive policy for managing the charity has given us a very strong supporter network and this year our supporters have worked extremely hard to spread the word, leading to an increase in the number of people showing an interest in the charity.

We are also very lucky to have active supporters, who support every appeal we have made this year.

Special thanks go to Kate & John Holland who have worked tirelessly getting support for Sanyang Arabic School from their Rotary club in Whitchurch as well as publicising the work of the charity. Kate has also sourced nearly all the furniture that is now In Sanyang Arabic School, Sanyang clinic and other schools.

Adele Hurn has given her support in collecting and sending so many donations and securing a donation from Abertillery & Blaine Rotary club. There has also been a number of other Rotary clubs that have supported the charity.

Julian and Wendy Andrews have sent out over 200 cases full of essential donations ranging from school materials, clinic donations and beautiful blankets and hats for new born babies. They have fundraised and paid for all the shipping themselves.

Lisa Spendlove & Andy Trulock have also sent 2 big donations, which they have also funded themselves.

Special thanks must also go to Julie Russell, despite her illness and treatment, she has continued to support us by managing the transportation of the shipments. She has also secured generous donations of gloves from Wurth and actively manages our InKind account. Julie handles the Sponsorship programme within the UK, sending all the sponsor updates, sorting photos etc. Her support is invaluable, and I really could not do everything without her support.

We have also had two generous legacy donations, these have allowed us to move forward with two large projects at a faster pace.

We appreciate the enthusiasm that has been shown throughout the year, especially during these testing times.

Summary :-

It's been another difficult year for the whole world and The Gambia is no exception. We have had no tourists since March 2020 to speak of and as a charity we have not had any visitors to our projects since March 2020. I don't expect to see many visitors this coming season either. Reporting of Covid is very hit and miss in The Gambia and it is difficult to know how badly the country has been affected. We have recently seen an upsurge in confirmed cases and deaths however many Gambians do not believe Covid exists or that it is a White man's problem. Vaccination uptake is low among local people with many believing the vaccine is a means to eliminate Africans!

For visitors or those leaving the country it is very stressful getting the PCR test, results and payment made in time. This will also have an impact on the number of tourists willing to come for a holiday and all the extra expense and worry. This has all impacted on the work we are doing and we have had to find different ways of raising awareness and funds.

FINANCIAL REVIEW

It has been another difficult year financially for most charities throughout the world due to the Pandemic.

GOAL for The Gambia has bucked this trend by making a profit of £3,288. The income for this year was £78,785, the highest total since the charity was established, this is the first time we have made a profit in 5 years. This has been completely down to the significant amount of support from all our supporters. There has been a lot of hard work undertaken to continue to provide help to the people in The Gambia and continue to ensure that the different projects we have committed too are kept on track.

Breakdown of the Figures :-

Income

As mentioned above there was a significant increase in the income the charity received, £78,785, compared to the £63805 in the previous year.

Fundraising and Donations were the main reasons for this increase. There was also the additional £2255 in Gift Aid that we could claim on these donations.

There has been a slight reduction in the donations collected from regular sponsorship compared with last year, however donations in The Gambia and Second Hand clothes sales in The Gambia were slightly higher.

Expenditure

Total Expenditure for this year was £75,497, compared with £66309 the previous year.

Most of the additional expenditure was for Shipping Costs (£5140) and School Projects (£4676). All the other areas showed a slight increase except for Staff Remunerations (Decrease of £2,379), this was due to a reduction in the number of caseworkers and Outreach Clinic (Decrease of £1205), and this was due to the clinic not operating this year.

Virgin Moneygiving

Over the years Virgin Moneygiving has been a very good fundraising platform at a very reasonable cost to the charity. Unfortunately they will cease to operate at the end of November 2021. We are currently searching for an alternative platform and are expecting to have the new fundraising platform in position before Virgin withdraw their services.

Trustees :-

The Trustees have all agreed to stand for a further year and they will continue to liaise via email or telephone on all relevant issues, and all actions will be agreed before actioning.

Declaration :-

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees

Signature :- ***P.A. Reynolds***

Full Name :- Paul Albert Reynolds

Position :- Treasurer

Date : 15/02/22



Charity Name GOAL for The Gambia		No (if any)		CC16a
Receipts and payments accounts				
For the period from	Period start date 01/08/2020	To	Period end date 31/07/2021	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Donations	36,929		-		37,619
Fundraising/Donations	29,147		-		16,041
Gift Aid	10,231		-		7,976
Donations in Gambia	354		-		214
Secondhand Clothes Sales in Gambia	2,124		-		1,955
			-		-
			-		-
Sub total (Gross income for AR)	78,785		-		63,805
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	78,785		-	-	63,805
A3 Payments					
School Fees	25,436		-		23,813
Staff Remunerations	12,641		-		15,020
Charity Expenses	4,767		-		4,325
School Projects	7,986		-		3,310
Shipment Costs	11,490		-		6,350
Outreach clinic/ Medical expenses	104		-		1,309
Beach Days	-		-		583
Donations from Sponsors	13,073		-		11,599
			-		-
Sub total	75,497				66,309
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total		-	-	-	-
Total payments	75,497			-	66,309
Net of receipts/(payments)	3,288				- 2,504
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	3,288				- 2,504

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cheque Account	308	-	
	Savings Account	10,725	-	
	Money in Gambia	5,447		
	Total cash funds	16,480		
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	P.A Reynolds	Paul Albert Reynolds	17/02/2022	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
G.O.A.L. for The Gambia

On accounts for the year
ended

31/07/21

Charity no
(if any)

1125489

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]]. *Delete [] if not applicable.*

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

25/4/2022

Name: Jolyon Christopher Head

Relevant professional qualification(s) or body (if any): Chartered Accountant
Institute of Chartered Accountants of Scotland

Address: 1 Argyle Road
Tunbridge Wells
TN4 0SU

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.