

# SPONSOR A GAMBIAN CHILD

England & Wales · Charity number 1135446

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2010-04-12

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

## Contact

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**Address** 18 Four Limes  
Wheathampstead  
St. Albans  
Hertfordshire  
AL4 8JN

**Phone** 07921862192

**Email** [info@sponsoragambianchild.org](mailto:info@sponsoragambianchild.org)

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

## Activities

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**Objects:** TO PROMOTE EDUCATION IN THE REPUBLIC OF GAMBIA THROUGH SPONSORSHIP OF CHILDREN OF PRIMARY, SECONDARY AND UNIVERSITY AGE AND TO SUPPORT OTHER GENERAL FUNDRAISING ACTIVITIES WITH THE AIM OF PROVIDING FACILITIES, EQUIPMENT OR SERVICES IN SUPPORT OF EDUCATIONAL DEVELOPMENT

**Activities:** The principle activity of the charity is the furthering of education in The Republic of the Gambia through the sponsorship of primary and secondary school age children.

## Classification

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- **How:** Makes Grants To Individuals, Provides Other Finance
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, People With Disabilities

## Geography

- **Area of benefit:** REPUBLIC OF THE GAMBIA
- The Gambia
- Oxfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£61,193	£63,752	-	-
2023-08-31	£67,884	£73,167	-	-
2022-08-31	£80,814	£72,662	-	-
2021-08-31	£86,107	£91,282	-	-
2020-08-31	£72,839	£69,270	-	-

## Trustees

Name	Role	Appointed
<b>CAROL MARGARET KENDALL-SMITH</b>	Chair	
JONATHAN BLUNDELL		
Richard Kendall-Smith		
THOMAS IAN KENDALL-SMITH		

**SPONSOR A GAMBIAN CHILD**

England & Wales - Charity number 1135446

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# Accounts

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# Sponsor A Gambian Child

Report of the trustees for the year ended 31 August  
2024



# Sponsor A Gambian Child

## **Report of the trustees for the year ended 31 August 2024**

The trustees of Sponsor A Gambian Child (“the Charity”) present their annual report and accounts for the year ended 31 August 2024 and confirm they comply with the requirements of the Charities Act 2011, the trust deed and the Charities SORP (FRS 102).

The principal aim of the Charity is the furthering of education in The Republic of The Gambia through the sponsorship of primary and secondary school age children as well as individuals continuing their education at university level.

The children who benefit from sponsorship from Sponsor A Gambian Child have to fit into the specified criteria as set out below:

- Children from families whose parents/guardians are not in paid employment;
- Children from families whose parents/guardians are self-employed at a level which provides an income insufficient to be able to afford to educate their children;
- The trustees in England instruct Mr Muctarr Bojang (co-founder and trustee in The Gambia) to prioritise the children who are in most need of sponsorship.

Sponsor A Gambian Child invite donors to support a particular child with the hope that the donor will support the child’s education needs for the years remaining in their education. The Charity pays for the school fees, uniform, school lunches, books & stationery and other school or education related expenses.



## *Independent Examiner's Report*

### *Report to the trustees of Sponsor A Gambian Child*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 August 2024 as set out on pages 2 to 9.

#### ***Responsibilities of the trustees and the examiner***

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

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

#### ***Independent examiner's statement***

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 no concerns and 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.



## Structure & Governance

### *The Charity's trust*

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Trustees may be elected to the Charity by being nominated by an existing trustee. The nominated trustee will be appointed upon the acceptance by a majority of the trustees at a meeting of the trustees.

### *Other governance points to note*

The organisation was founded in 2008 and was formally registered with the Charity Commission on 12 April 2010. The Charity has been accepted by HMRC to participate in the Gift Aid support program for eligible donations.

The Charity has no official relationships with other parties or organisations. The trustees may, in a personal capacity, sponsor one or more children via the Charity.



## Aims & Objectives

### *Objectives of the Charity*

The objectives of the Charity are to promote education in the Republic of the Gambia through sponsorship of children of primary, secondary and university age and to support other general fundraising activities with the aim of providing facilities, equipment or services in support of educational development.

### *Activities undertaken for the public benefit*

The main objective of the Charity is to improve the education chances of children and young adults in The Gambia. The Charity will select eligible children on the basis of the needs of the child and their family.

The Charity produces a report each year which details the activities undertaken during the year to show the public benefit and the achievement of the aims and objectives. A summary of the activities is presented on page 5 of this report.

### *Other points to note regarding activities for the public benefit*

The Charity controls grants closely. When an award has been made, the Charity pays the school fees, purchases uniform, shoes, school books and other education related equipment and services directly so as to avoid simply giving money to the family of the child. This ensures the grant is only spent on what is intended.

The Charity is run entirely by volunteers, both in England and in The Gambia. It does not employ staff and is managed on a day-to-day basis predominantly by Carol Kendall-Smith and Muctarr Bonjang. No fees are paid to the trustees.

Administrative costs are controlled carefully. When providing grants the Charity incurs banking charges involved in sending monies internationally.



## Achievements & Performance

### *Summary of achievements for the year*

Sponsor A Gambian Child has had another successful year! In total, 128 children are currently being supported to go to school. Last year, the Grade 12 students numbered 51, so that many left school. Some of them are attending university.

The children range from Nursery to Grade 12 over 7 different schools. 70% of children attend Mansa Colley School. This is mainly so that it is easier for Mucki to administer his responsibilities.

This academic year 20 students are studying at university. Some are supported completely from their sponsors, some partly with Gift Aid support. One student won a scholarship. Some of the subjects the students are studying are, teaching, journalism, accountancy, Law, IT, medicine – this includes nursing, dentistry and health care. Some of the students are volunteering at local schools by way of ‘paying back’ for the support they’ve received with their education in previous years.

Mucki is working so hard on the ground, ensuring the children attend school, are working hard and achieving their best. He, as always, receives a lot of pressure from families who want their children to be supported by SAGC.

The new system of payments introduced is still proving a more efficient and successful administration process. The assistance which Mucki receives from a few Grade 12 and university students is working well.

Approximately 150 letters have been written by students and sent to sponsors.

In October 2024, another parcel consignment was shipped. 65 sponsors sent a parcel to their child and 19 sponsors sent a money donation. Laptops, medicines, household goods, school materials, knitted blankets and clothes were also sent from people donating these goods.



## Finances

### *Financial review summary*

The principal source of raising funds is donations received from sponsors. The sponsor will donate monies equivalent to the cost of educating a child in the Gambia for a year. A child will be selected based on an assessment made by the Charity taking into account the needs of the child and his or her family's ability to pay for education.

Other fundraising activity is achieved through donations not related to the education of one specific child. This includes activities such as sponsored walks, cake sales, sales of The Gambia related crafts, car boot sales and other non-specific fundraising. The Charity also recovers Gift Aid from HMRC where a donation is given supported by a Gift Aid Declaration.

The Charity continues to be run entirely by volunteers; no staff members or trustees take any wages or fees from the Charity. The Charity operates a very frugal cost base. Incidental administrative costs are often borne directly by the trustees in a personal capacity. General banking facilities are provided free of charge and the Charity attempts to consolidate international bank transfers to limit bank charges. International bank charges have been eradicated during this year due to the switch to an alternative foreign exchange service provider.

A summary of the receipts and payments of the Charity is provided on page 7.

### *Declaration*

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

Signed on behalf of the Charity's trustees

*Carol Kendall-Smith*  
.....

Carol Kendall-Smith, Trustee

*Richard Kendall-Smith*  
.....

Richard Kendall-Smith, Trustee

Date: 26<sup>th</sup> June 2025



## Receipts & Payments

*For the twelve months ended 31 August 2024*

### RECEIPTS & PAYMENTS

	Unrestricted Funds	Other Funds	Total 2024	Total 2023
<b>RECEIPTS</b>				
Sponsorship	54,125	-	54,125	55,738
Gift Aid	7,068	-	7,068	9,146
Other	-	-	-	3,000
Fraud Refunds	-	-	-	-
<b>TOTAL RECEIPTS</b>	<b>61,193</b>	<b>-</b>	<b>61,193</b>	<b>67,884</b>
<b>PAYMENTS</b>				
Grants Made	60,752	-	60,752	68,797
Administration	-	-	-	370
Bank Charges	-	-	-	0
Adjustments	3,000	-	3,000	4,000
<b>TOTAL PAYMENTS</b>	<b>63,752</b>	<b>-</b>	<b>63,752</b>	<b>73,167</b>
Net Receipts/(Payments)	(2,558)	-	(2,558)	(5,282)
Cash Funds last year end	4,426	-	4,426	9,709
Cash Funds this year end	<b>1,868</b>	<b>-</b>	<b>1,868</b>	<b>4,426</b>

### ASSETS & LIABILITIES

	Unrestricted Funds	Other Funds	Total 2024	Total 2023
Cash at bank	1,868	-	1,868	4,426
Other monetary assets	-	-	-	-
Investment assets	-	-	-	-
Retained assets	-	-	-	-
Liabilities	-	-	-	-
	<b>1,868</b>	<b>-</b>	<b>1,868</b>	<b>4,426</b>

Signed on behalf of the Charity's trustees

*Carol Kendall-Smith*  
.....

Carol Kendall-Smith, Trustee

*Richard Kendall-Smith*  
.....

Richard Kendall-Smith, Trustee

Date: 26<sup>th</sup> June 2025



## *Administration & Other Information*

**Charity Name:** Sponsor A Gambian Child

**Registered Number:** 1135446

### ***Trustees***

The trustees who held office during the year were:

Carol Kendall-Smith

Jonathan Blundell

Thomas Kendall-Smith

Richard Kendall-Smith

Muctarr Y Bojang

### ***Office***

18 Four Limes

Wheathampstead

AL4 8JN

### ***Bankers***

Lloyds Bank plc

13-14 Cornmarket

Thame

Oxfordshire

OX9 2BN

**SPONSOR A GAMBIAN CHILD**

England & Wales - Charity number 1135446

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# Accounts

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# Sponsor A Gambian Child

Report of the trustees for the year ended 31 August  
2023



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.....

Date: .....

Member of the Institute of Chartered Accountants in England & Wales



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## Aims & Objectives

### *Objectives of the Charity*

The objectives of the Charity are to promote education in the Republic of the Gambia through sponsorship of children of primary, secondary and university age and to support other general fundraising activities with the aim of providing facilities, equipment or services in support of educational development.

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Administrative costs are controlled carefully. When providing grants the Charity incurs banking charges involved in sending monies internationally.



## Achievements & Performance

### *Summary of achievements for the year*

- For this academic year, there are 189 children being sponsored.
- 7 sponsors withdrew for this academic year. 4 children have been re-sponsored
- 3 children are being paid for by Gift Aid
- There are 5 children at university, all have sponsors
- There is £2800 to send to Mucki to use as he thinks appropriate re 4 university students being sponsored after they were paid for from Gift Aid
- Last years university students have all gained employment – teaching, nursing, police force, marketing and telecommunications telecommunications
- 38 children will receive a parcel next month
- 18 families will receive a financial donation in lieu of a parcel

Mucki has recruited 4 students to assist him with the sponsorship. They have been assigned different tasks.... Ticking off the sponsors payments from the master list, helping children write letters, helping Mucki shop for school resources and the ordering the fabrics for school uniforms, taking photos of students for me to send to sponsors. All this is voluntary and Mucki is overseeing them all



## Finances

### *Financial review summary*

The principal source of raising funds is donations received from sponsors. The sponsor will donate monies equivalent to the cost of educating a child in the Gambia for a year. A child will be selected based on an assessment made by the Charity taking into account the needs of the child and his or her family's ability to pay for education.

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A summary of the receipts and payments of the Charity is provided on page 7.

### *Declaration*

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

Signed on behalf of the Charity's trustees

.....

Carol Kendall-Smith, Trustee

.....

Richard Kendall-Smith, Trustee

Date: .....



## Receipts & Payments

*For the twelve months ended 31 August 2023*

### RECEIPTS & PAYMENTS

	Unrestricted Funds	Other Funds	Total 2023	Total 2022
<b>RECEIPTS</b>				
Sponsorship	55,738	-	55,738	64,869
Gift Aid	9,146	-	9,146	4,844
Other	3,000	-	3,000	11,100
Fraud Refunds	-	-	-	-
<b>TOTAL RECEIPTS</b>	<b>67,884</b>	<b>-</b>	<b>67,884</b>	<b>80,814</b>
<b>PAYMENTS</b>				
Grants Made	68,797	-	68,797	67,740
Administration	370	-	370	380
Bank Charges	0	-	0	42
Adjustments	4,000	-	4,000	4,500
<b>TOTAL PAYMENTS</b>	<b>73,167</b>	<b>-</b>	<b>73,167</b>	<b>72,662</b>
Net Receipts/(Payments)	(5,282)	-	(5,282)	8,152
Cash Funds last year end	9,709	-	9,709	1,557
Cash Funds this year end	<b>4,426</b>	<b>-</b>	<b>4,426</b>	<b>9,709</b>

### ASSETS & LIABILITIES

	Unrestricted Funds	Other Funds	Total 2023	Total 2022
Cash at bank	4,426	-	4,426	1,557
Other monetary assets	-	-	-	-
Investment assets	-	-	-	-
Retained assets	-	-	-	-
Liabilities	-	-	-	-
	<b>4,426</b>	<b>-</b>	<b>4,426</b>	<b>1,557</b>

Signed on behalf of the Charity's trustees

.....  
Carol Kendall-Smith, Trustee

.....  
Richard Kendall-Smith, Trustee

Date: .....



## *Administration & Other Information*

**Charity Name:** Sponsor A Gambian Child

**Registered Number:** 1135446

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**SPONSOR A GAMBIAN CHILD**

England & Wales - Charity number 1135446

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# Accounts

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# Sponsor A Gambian Child

Report of the trustees for the year ended 31 August  
2022



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## Achievements & Performance

### *Summary of achievements for the year*

The tourist industry has been hugely affected which has had a huge knock-on effect for thousands of people. Imported goods have risen in price greatly. So the financial circumstances for people have posed a serious problem. A bag of rice costs £30.00. This would feed a family of 15 for about three weeks. If you'd like to give your family this, I can arrange it.

Schools were closed for several months. Children do not have the benefit of on-line learning, so it's been a huge problem. Teachers were liaising with children individually setting them work. When schools re-opened, lessons were held in the evenings and at weekends. What commitment from both students and teachers.....

Here's some facts and figures:

- There have been 517 children who have been supported through Sponsor a Gambian Child
- There are currently 223 children being educated now, from Nursery to Grade 12
- There have been 20 students who have gained university places
- There are currently 7 students attending university
- This is our 13<sup>th</sup> year

Most of the students who have either graduated from university or left school with qualifications have gone on to secure employment. Careers include nursing, teaching, the business sector, police, army, shop work, tourism, and have started their own business. Many students 'give back' to schools by volunteering in many ways – sports, reading, extra lessons etc.

Parcels – three consignments have been sent – July 2020, April 2021 and November 2021. The gap between July 2020 and April 2021 was mainly because of lockdown and I didn't want to put pressure on people to go shopping. I am planning on doing another one in a couple of months. It might be that next time, we can give you the option for you to send your child's family some money rather than a parcel. I'll let you know!

Gift Aid – a significant amount of Gift Aid during the past two years has been spent on essential food and medical items. It's also paid for a couple of children whose sponsors have had to withdraw and three university students.

Appeal – the appeal I organised two years ago generated just over £10,000. Thank you to everyone who contributed. The money was spent on food, water containers, soap, masks, sanitiser and medical items. The appeal is still open if you'd like to contribute!



## Finances

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Signed on behalf of the Charity's trustees

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Carol Kendall-Smith, Trustee

.....

Richard Kendall-Smith, Trustee

Date: .....



## Receipts & Payments

*For the twelve months ended 31 August 2022*

### RECEIPTS & PAYMENTS

	Unrestricted Funds	Other Funds	Total 2021	Total 2020
<b>RECEIPTS</b>				
Sponsorship	648,69	-	76,222	76,222
Gift Aid	4,844	-	9,885	9,885
Other	11,100	-	-	-
Fraud Refunds	-	-	-	-
<b>TOTAL RECEIPTS</b>	<b>80,814</b>	<b>-</b>	<b>86,107</b>	<b>86,107</b>
<b>PAYMENTS</b>				
Grants Made	67,740	-	90,992	90,992
Administration	380	-	-	-
Bank Charges	42	-	-	-
Adjustments	4,500	-	290	290
<b>TOTAL PAYMENTS</b>	<b>72,662</b>	<b>-</b>	<b>91,282</b>	<b>91,282</b>
Net Receipts/(Payments)	8,152	-	(5,175)	(5,175)
Cash Funds last year end	1,557	-	6,732	6,732
Cash Funds this year end	<b>9,709</b>	<b>-</b>	<b>1,557</b>	<b>1,557</b>

### ASSETS & LIABILITIES

	Unrestricted Funds	Other Funds	Total 2021	Total 2020
Cash at bank	9,709	-	1,557	1,557
Other monetary assets	-	-	-	-
Investment assets	-	-	-	-
Retained assets	-	-	-	-
Liabilities	-	-	-	-
	<b>9,709</b>	<b>-</b>	<b>1,557</b>	<b>1,557</b>

Signed on behalf of the Charity's trustees

.....

Carol Kendall-Smith, Trustee

.....

Richard Kendall-Smith, Trustee

Date: .....



## *Administration & Other Information*

***Charity Name:*** Sponsor A Gambian Child

***Registered Number:*** 1135446

### ***Trustees***

The trustees who held office during the year were:

Carol Kendall-Smith

Jonathan Blundell

Thomas Kendall-Smith

Richard Kendall-Smith

Muctarr Y Bojang

### ***Office***

18 Four Limes

Wheathampstead

AL4 8JN

### ***Bankers***

Lloyds Bank plc

13-14 Cornmarket

Thame

Oxfordshire

OX9 2BN

**SPONSOR A GAMBIAN CHILD**

England & Wales - Charity number 1135446

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# Accounts

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# Sponsor A Gambian Child

Report of the trustees for the year ended 31 August  
2021



# Sponsor A Gambian Child

## **Report of the trustees for the year ended 31 August 2021**

The trustees of Sponsor A Gambian Child (“the Charity”) present their annual report and accounts for the year ended 31 August 2021 and confirm they comply with the requirements of the Charities Act 2011, the trust deed and the Charities SORP (FRS 102).

The principal aim of the Charity is the furthering of education in The Republic of The Gambia through the sponsorship of primary and secondary school age children as well as individuals continuing their education at university level.

The children who benefit from sponsorship from Sponsor A Gambian Child have to fit into the specified criteria as set out below:

- Children from families whose parents/guardians are not in paid employment;
- Children from families whose parents/guardians are self-employed at a level which provides an income insufficient to be able to afford to educate their children;
- The trustees in England instruct Mr Muctarr Bojang (co-founder and trustee in The Gambia) to prioritise the children who are in most need of sponsorship.

Sponsor A Gambian Child invite donors to support a particular child with the hope that the donor will support the child’s education needs for the years remaining in their education. The Charity pays for the school fees, uniform, school lunches, books & stationery and other school or education related expenses.



## *Independent Examiner's Report*

### *Report to the trustees of Sponsor A Gambian Child*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 August 2021 as set out on pages 2 to 9.

#### ***Responsibilities of the trustees and the examiner***

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

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

#### ***Independent examiner's statement***

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 no concerns and 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.

.....

Date: .....

Paul Strutt on behalf of Kreston Reeves LLP

Member of the Institute of Chartered Accountants in England & Wales



## Structure & Governance

### *The Charity's trust*

The Charity is constituted as a charitable trust created by deed. The governing document of the Charity is a trust deed dated 5 August 2009 as amended by a deed dated 21 October 2013.

Trustees may be elected to the Charity by being nominated by an existing trustee. The nominated trustee will be appointed upon the acceptance by a majority of the trustees at a meeting of the trustees.

### *Other governance points to note*

The organisation was founded in 2008 and was formally registered with the Charity Commission on 12 April 2010. The Charity has been accepted by HMRC to participate in the Gift Aid support program for eligible donations.

The Charity has no official relationships with other parties or organisations. The trustees may, in a personal capacity, sponsor one or more children via the Charity.



## Aims & Objectives

### *Objectives of the Charity*

The objectives of the Charity are to promote education in the Republic of the Gambia through sponsorship of children of primary, secondary and university age and to support other general fundraising activities with the aim of providing facilities, equipment or services in support of educational development.

### *Activities undertaken for the public benefit*

The main objective of the Charity is to improve the education chances of children and young adults in The Gambia. The Charity will select eligible children on the basis of the needs of the child and their family.

The Charity produces a report each year which details the activities undertaken during the year to show the public benefit and the achievement of the aims and objectives. A summary of the activities is presented on page 5 of this report.

### *Other points to note regarding activities for the public benefit*

The Charity controls grants closely. When an award has been made, the Charity pays the school fees, purchases uniform, shoes, school books and other education related equipment and services directly so as to avoid simply giving money to the family of the child. This ensures the grant is only spent on what is intended.

The Charity is run entirely by volunteers, both in England and in The Gambia. It does not employ staff and is managed on a day-to-day basis predominantly by Carol Kendall-Smith and Muctarr Bonjang. No fees are paid to the trustees.

Administrative costs are controlled carefully. When providing grants the Charity incurs banking charges involved in sending monies internationally.



## Achievements & Performance

### *Summary of achievements for the year*

During the year under review the following activities have taken place:

- Sponsorship for the year increased from £63k to £76k largely due to timing differences in the receipt of sponsorship rather than an increase in the numbers of sponsors. See below for more details.
- Due to the continuation of the pandemic, no visits were able to be made by trustees or sponsors to The Gambia however the Charity organised two consignments of parcels to be delivered to children. Individual sponsors provided their children with letters, small gifts and learning materials which were then distributed to the children by local supporters in The Gambia.
- The Charity began to alter its sponsorship process and the timings for contacting sponsors to request their annual sponsorship amounts. This is to ease the administration burden with the aim over a two year period to align the receipt of sponsorships into two periods of the year rather than on the anniversary of each sponsors first sponsorship. This process is going well and will continue into the next financial year.
- Gift Aid receipts of £9,884 were used to fund a variety of projects including support of some of the university students with their fees and educational excursions. Gift Aid receipts were higher this year compared to the average because of the higher sponsorship receipts as well as the Covid emergency appeal.
- During the year the Charity changed the provider of foreign exchange services. Historically the Charity used the bank to transfer grants from the UK to The Gambia. This incurred both bank charges, and sometimes significant delays in transferring funds. The new provider provides a funds transfer service which reduces the time from up to two weeks to just two days, does not charge separate fees and typically provides for a better rate of exchange.



## Finances

### *Financial review summary*

The principal source of raising funds is donations received from sponsors. The sponsor will donate monies equivalent to the cost of educating a child in the Gambia for a year. A child will be selected based on an assessment made by the Charity taking into account the needs of the child and his or her family's ability to pay for education.

Other fundraising activity is achieved through donations not related to the education of one specific child. This includes activities such as sponsored walks, cake sales, sales of The Gambia related crafts, car boot sales and other non-specific fundraising. The Charity also recovers Gift Aid from HMRC where a donation is given supported by a Gift Aid Declaration.

The Charity continues to be run entirely by volunteers; no staff members or trustees take any wages or fees from the Charity. The Charity operates a very frugal cost base. Incidental administrative costs are often borne directly by the trustees in a personal capacity. General banking facilities are provided free of charge and the Charity attempts to consolidate international bank transfers to limit bank charges. International bank charges have been eradicated during this year due to the switch to an alternative foreign exchange service provider.

A summary of the receipts and payments of the Charity is provided on page 7.

### *Declaration*

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

Signed on behalf of the Charity's trustees

.....

Carol Kendall-Smith, Trustee

.....

Richard Kendall-Smith, Trustee

Date: .....



## Receipts & Payments

*For the twelve months ended 31 August 2021*

### RECEIPTS & PAYMENTS

	Unrestricted Funds	Other Funds	Total 2021	Total 2020
<b>RECEIPTS</b>				
Sponsorship	76,222	-	76,222	63,176
Gift Aid	9,885	-	9,885	9,663
Other Fundraising	-	-	-	-
Fraud Refunds	-	-	-	-
<b>TOTAL RECEIPTS</b>	<b>86,107</b>	<b>-</b>	<b>86,107</b>	<b>72,839</b>
<b>PAYMENTS</b>				
Grants Made	90,992	-	90,992	68,944
Administration	-	-	-	-
Bank Charges	-	-	-	326
Adjustments	290	-	290	-
<b>TOTAL PAYMENTS</b>	<b>91,282</b>	<b>-</b>	<b>91,282</b>	<b>69,270</b>
Net Receipts/(Payments)	(5,175)	-	(5,175)	3,569
Cash Funds last year end	6,732	-	6,732	3,162
Cash Funds this year end	<b>1,557</b>	<b>-</b>	<b>1,557</b>	<b>6,731</b>

### ASSETS & LIABILITIES

	Unrestricted Funds	Other Funds	Total 2021	Total 2020
Cash at bank	1,557	-	1,557	6,731
Other monetary assets	-	-	-	-
Investment assets	-	-	-	-
Retained assets	-	-	-	-
Liabilities	-	-	-	-
	<b>1,557</b>	<b>-</b>	<b>1,557</b>	<b>6,731</b>

Signed on behalf of the Charity's trustees

.....

Carol Kendall-Smith, Trustee

.....

Richard Kendall-Smith, Trustee

Date: .....



## *Administration & Other Information*

**Charity Name:** Sponsor A Gambian Child

**Registered Number:** 1135446

### ***Trustees***

The trustees who held office during the year were:

Carol Kendall-Smith

Jonathan Blundell

Thomas Kendall-Smith

Richard Kendall-Smith

Muctarr Y Bojang

### ***Office***

18 Four Limes

Wheathampstead

AL4 8JN

### ***Bankers***

Lloyds Bank plc

13-14 Cornmarket

Thame

Oxfordshire

OX9 2BN

### ***Independent Examiner***

Paul Strutt

Kreston Reeves LLP

37 St Margaret's Street

Canterbury

Kent

CT1 2TU

**SPONSOR A GAMBIAN CHILD**

England & Wales - Charity number 1135446

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# Accounts

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# Sponsor A Gambian Child

Report of the trustees for the year ended 31 August  
2020



# Sponsor A Gambian Child

## **Report of the trustees for the year ended 31 August 2020**

The trustees of Sponsor A Gambian Child (“the Charity”) present their annual report and accounts for the year ended 31 August 2020 and confirm they comply with the requirements of the Charities Act 2011, the trust deed and the Charities SORP (FRS 102).

The principal aim of the Charity is the furthering of education in The Republic of The Gambia through the sponsorship of primary and secondary school age children as well as individuals continuing their education at university level.

The children who benefit from sponsorship from Sponsor A Gambian Child have to fit into the specified criteria as set out below:

- Children from families whose parents/guardians are not in paid employment;
- Children from families whose parents/guardians are self-employed at a level which provides an income insufficient to be able to afford to educate their children;
- The trustees in England instruct Mr Muctarr Bojang (co-founder and trustee in The Gambia) to prioritise the children who are in most need of sponsorship.

Sponsor A Gambian Child invite donors to support a particular child with the hope that the donor will support the child’s education needs for the years remaining in their education. The Charity pays for the school fees, uniform, school lunches, books & stationery and other school or education related expenses.



## *Independent Examiner's Report*

### *Report to the trustees of Sponsor A Gambian Child*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 August 2020 as set out on pages 2 to 9.

#### ***Responsibilities of the trustees and the examiner***

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

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

#### ***Independent examiner's statement***

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 no concerns and 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.

.....

Date: .....

Brian Lewis, FCA

Member of the Institute of Chartered Accountants in England & Wales



## Structure & Governance

### *The Charity's trust*

The Charity is constituted as a charitable trust created by deed. The governing document of the Charity is a trust deed dated 5 August 2009 as amended by a deed dated 21 October 2013.

Trustees may be elected to the Charity by being nominated by an existing trustee. The nominated trustee will be appointed upon the acceptance by a majority of the trustees at a meeting of the trustees.

### *Other governance points to note*

The organisation was founded in 2008 and was formally registered with the Charity Commission on 12 April 2010. The Charity has been accepted by HMRC to participate in the Gift Aid support program for eligible donations.

The Charity has no official relationships with other parties or organisations. The trustees may, in a personal capacity, sponsor one or more children via the Charity.



## Aims & Objectives

### *Objectives of the Charity*

The objectives of the Charity are to promote education in the Republic of the Gambia through sponsorship of children of primary, secondary and university age and to support other general fundraising activities with the aim of providing facilities, equipment or services in support of educational development.

### *Activities undertaken for the public benefit*

The main objective of the Charity is to improve the education chances of children and young adults in The Gambia. The Charity will select eligible children on the basis of the needs of the child and their family.

The Charity produces a report each year which details the activities undertaken during the year to show the public benefit and the achievement of the aims and objectives. A summary of the activities is presented on page 5 of this report.

### *Other points to note regarding activities for the public benefit*

The Charity controls grants closely. When an award has been made, the Charity pays the school fees, purchases uniform, shoes, school books and other education related equipment and services directly so as to avoid simply giving money to the family of the child. This ensures the grant is only spent on what is intended.

The Charity is run entirely by volunteers, both in England and in The Gambia. It does not employ staff and is managed on a day-to-day basis predominantly by Carol Kendall-Smith and Muctarr Bonjang. No fees are paid to the trustees.

Administrative costs are controlled carefully. When providing grants the Charity incurs banking charges involved in sending monies internationally.



## Achievements & Performance

### *Summary of achievements for the year*

During the year under review the following activities have taken place:

- Spring 2020 – Carol visited The Gambia during which she met with many of the sponsored children. As well as spending time in classrooms Carol joined one class on a school trip and she spent time liaising with teachers and school administrators to understand their processes and teacher training in more detail.
- Carol's spring 2020 visit to The Gambia was cut short due to the pending pandemic and while she was there had to return to the UK earlier than planned due to the fear of international borders closing.
- The Charity organised two consignments of parcels to be delivered to children. Individual sponsors provided their children with letters, small gifts and learning materials which were then distributed to the children.
- The Charity launched an emergency Covid appeal in late March which raised approximately £10,000 from sponsors. These funds were distributed to families who had been disadvantaged from the pandemic and whose incomes had reduced or where access to basic provisions were badly impacted.
- Gift Aid receipts of £9,664 were used to fund a variety of projects including support of some of the university students with their fees and educational excursions. Gift Aid receipts were higher this year compared to last because of the higher sponsorship receipts as well as the Covid emergency appeal and for timing differences in claiming Gift Aid this year compared to the previous year.



## Finances

### *Financial review summary*

The principal source of raising funds is donations received from sponsors. The sponsor will donate monies equivalent to the cost of educating a child in the Gambia for a year. A child will be selected based on an assessment made by the Charity taking into account the needs of the child and his or her family's ability to pay for education.

Other fundraising activity is achieved through donations not related to the education of one specific child. This includes activities such as sponsored walks, cake sales, sales of The Gambia related crafts, car boot sales and other non-specific fundraising. The Charity also recovers Gift Aid from HMRC where a donation is given supported by a Gift Aid Declaration.

The Charity continues to be run entirely by volunteers; no staff members or trustees take any wages or fees from the Charity. The Charity operates a very frugal cost base. Incidental administrative costs are often borne directly by the trustees in a personal capacity. General banking facilities are provided free of charge and the Charity attempts to consolidate international bank transfers to limit bank charges. International bank charges continue to be high and the trustees are evaluating alternative methods to reduce bank charges.

During the year the Charity was victim to card fraud. This resulted in the Charity's bank account being used for a small number of low value transactions. The total value of the fraudulent transactions was refunded by the bank with a net zero cost to the Charity.

A summary of the receipts and payments of the Charity is provided on page 7.

### *Declaration*

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

Signed on behalf of the Charity's trustees

.....

Carol Kendall-Smith, Trustee

.....

Richard Kendall-Smith, Trustee

Date: .....



## Receipts & Payments

*For the twelve months ended 31 August 2020*

### RECEIPTS & PAYMENTS

	Unrestricted Funds	Other Funds	Total 2020	Total 2019
<b>RECEIPTS</b>				
Sponsorship	63,176	-	63,176	57,764
Gift Aid	9,663	-	9,663	6,479
Other Fundraising	-	-	-	-
Fraud Refunds	-	-	-	62
<b>TOTAL RECEIPTS</b>	<b>72,839</b>	<b>-</b>	<b>72,839</b>	<b>64,305</b>
<b>PAYMENTS</b>				
Grants Made	68,944	-	68,944	65,179
Administration	-	-	-	-
Bank Charges	326	-	326	672
Fraud Charges	-	-	-	62
<b>TOTAL PAYMENTS</b>	<b>69,270</b>	<b>-</b>	<b>69,270</b>	<b>65,913</b>
Net Receipts/(Payments)	3,569	-	3,569	(1,608)
Cash Funds last year end	3,162	-	3,162	4,770
Cash Funds this year end	<b>6,731</b>	<b>-</b>	<b>6,731</b>	<b>3,162</b>

### ASSETS & LIABILITIES

	Unrestricted Funds	Other Funds	Total 2020	Total 2019
Cash at bank	6,731	-	3,162	3,162
Other monetary assets	-	-	-	-
Investment assets	-	-	-	-
Retained assets	-	-	-	-
Liabilities	-	-	-	-
	<b>6,731</b>	<b>-</b>	<b>3,162</b>	<b>3,162</b>

Signed on behalf of the Charity's trustees

.....

Carol Kendall-Smith, Trustee

.....

Richard Kendall-Smith, Trustee

Date: .....



## *Administration & Other Information*

**Charity Name:** Sponsor A Gambian Child

**Registered Number:** 1135446

### ***Trustees***

The trustees who held office during the year were:

Carol Kendall-Smith

Jonathan Blundell

Thomas Kendall-Smith

Richard Kendall-Smith

Muctarr Y Bojang

***Office (during the year the registered office of the Charity changed to:)***

18 Four Limes

Wheathampstead

AL4 8JN

### ***Bankers***

Lloyds Bank plc

13-14 Cornmarket

Thame

Oxfordshire

OX9 2BN

### ***Independent Examiner***

Brian Lewis FCA

1 Balcombe Breeze

2a Balcombe Road

Poole

BH13 6DY