

Sponsor A Gambian Child

Report of the trustees for the year ended 31 August
2020

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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.

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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

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Carol Kendall-Smith, Trustee

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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
RECEIPTS				
Sponsorship	63,176	-	63,176	57,764
Gift Aid	9,663	-	9,663	6,479
Other Fundraising	-	-	-	-
Fraud Refunds	-	-	-	62
TOTAL RECEIPTS	72,839	-	72,839	64,305
PAYMENTS				
Grants Made	68,944	-	68,944	65,179
Administration	-	-	-	-
Bank Charges	326	-	326	672
Fraud Charges	-	-	-	62
TOTAL PAYMENTS	69,270	-	69,270	65,913
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	6,731	-	6,731	3,162

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	-	-	-	-
	6,731	-	3,162	3,162

Signed on behalf of the Charity's trustees

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Carol Kendall-Smith, Trustee

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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