

# **REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31  
DECEMBER 2020**

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## Trustee's Report

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16/07/14.

### OBJECTIVES AND ACTIVITIES

The trustees confirm that they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives for BACE and in planning activities and setting policies for the year ahead.

Our objectives are:

1. To advance the education of the public in poor communities in The Gambia in particular but not exclusively by providing learning materials to established schools and building new schools where they do not currently exist.
2. The relief of sickness and the preservation of health amongst people residing permanently or temporarily, particularly but not exclusively in The Gambia, West Africa.

#### Significant activities

2020 was a year like no other with the coronavirus pandemic having had an extraordinary impact in the UK, The Gambia and across the world. Just as things seemed to be returning to something resembling normality, we were hit by further lockdowns, restrictions on socialising and quarantine requirements for those travelling. This brought uncertainty both for 2020 and the foreseeable future with restrictions on what fundraising charities are able to do, with many of our own events last year having to be cancelled.

The pressure across the charity sector to continue to deliver the much-needed services has never been greater, yet the implications – to not only BACE, but all charities – of the pandemic in 2020 have been immense.

The year 2020 started well for the Trustees and friends of BACE with an exciting week in March, with 35 volunteers flying out to The Gambia. One of the main objectives of the week was to build a small storeroom for our clinic, and we were delighted to receive a wonderful donation from The Rotary Club of Ipswich, Wolsey in support of this. This, along with the incredible fundraising our volunteers achieved, meant the year started off very well.

Several of the volunteers travelling with us last March work for the NHS, such as Paramedics, midwives and community nurses and it was amazing to be able to share their knowledge and experience hand-on with our own medical team in The Gambia. One of our volunteer midwives delivered a baby girl in the BACE clinic during the week, our Paramedic and nurses experienced an emergency trip to the hospital for a young boy who was seriously ill in the BACE ambulance, and all of the medical team provided valuable and essential first aid training to a large group of teachers from various schools in the surrounding villages. It was an incredible week, with so much achieved.

The BACE Health Clinic last year saw 2589 patients, delivered 63 babies and continued to provide the vital ante- and pre-natal health checks for women despite the pandemic. In addition, we continued to provide the much-needed malaria support and treatment for so many. The number of patients declined in 2020 on previous years due to the pandemic and the villagers being apprehensive about travelling for treatment and risk/fear of Covid.

Whilst the charity has, over the past few years, charged a very small fee for consultation within the Health Clinic, the Trustees found it necessary last year to increase those fees to try to cover the costs of dressings and the essential drugs used for the patients attending the clinic. These charges commenced in May 2020. It is not our aim to make a profit with these fees, but to purely try to cover the growing costs within the Health Centre whilst still making health care as affordable as possible.

Due to COVID-19, Favour Nursery School had to close in line with all schools in The Gambia at the end of our volunteer trip in March but re-opened on 28<sup>th</sup> October. 120 children went back to the nursery school, continuing to learn and develop.

Unfortunately the test project of growing Cassava which was planted 18 months did not provide much return on investment for the charity, mainly due to reduced local support and commitment in the community, which again we believe was due to the pandemic and fear of leaving family compounds to mix with others.

#### **Volunteer contribution**

Our volunteer trips play a major part in achieving the objectives of the charity, and are vital to our fundraising initiatives, raising awareness, and support. Unfortunately, due to the Covid and travel restrictions we were unable to return to The Gambia in 2020 with another group, and we are cautious about booking other trips for 2021 and beyond at the moment.

Despite having a list of keen volunteers wanting to travel out with the charity to support our objectives, the ongoing uncertainty about the lifting of international travel restrictions could impact these trips both in 2021 and potentially in 2022.

However, it is our aim to continue to organise the trips for our volunteers as soon as it is safe to do so, and the travel/quarantine restrictions lift.

The volunteer week in March 2020 was once again a huge success with all the volunteers raising the £350 contribution prior to travelling out with us. The main activity for the week in March was to build a small storeroom for our clinic which we and the volunteers were delighted to complete in just 6 days. As with every trip all volunteers and Trustees funded their own travel and accommodation.

Many of those volunteers who travelled in March have stayed proactively engaged with the charity supporting with a regular monthly standing order, and already put their name down for future trips.

Once again we were delighted to receive some fantastic donations from The Balmoral Holiday apartments in The Gambia in 2020, such as dressings, blood pressures machines, wheelchairs and other much vital equipment needed.

#### **FUTURE DEVELOPMENTS**

The Covid-19 outbreak has had a devastating impact on the charities sector overall with estimates suggesting a minimum of £4.3 billion has been lost because of the pandemic. There has been a growing consumer shift away from cash donations in recent years, and hygiene fears regarding physical money is accelerating this trend and

could impact some of our external fundraising events. As consumers turn to online donation channels, charities with a strong digital fundraising strategy stand to do best, and the Trustees of BACE will need to build on both our online presence and standing order strategy if we want to stay in a financially secure position.

Due to the continuing impact of the pandemic there is still a lot of uncertainty over when we will be able to travel back to The Gambia in 2021 or even into 2022. We were disappointed to have had to cancel a trip in November 2020 due to UK travel guidelines, and border closures, but it is our hope that Trustees will be able to travel out November 2021, with hopefully a potential volunteer group in March 2022.

During 2021 and 2022 the charity teams will continue to explore how they can utilise the reserve land next to the clinic to grow crops to sell in the local markets. The Trustees will need to explore how they can clear the land, plant the most profitable crops and how they are maintained going forward, but this will very much depend on community support and time to research in The Gambia.

We will continue to keep all our costs to a minimum with no new building projects planned and only essential maintenance work carried out. We are proud to report that we still have no overheads in the UK and all our volunteers and trustees pay for all their own trips and expenses to The Gambia.

Tourism in The Gambia due to Covid-19 is reportedly down by as much as 80%, and inevitably having an enormous impact on the people and livelihoods there. The number of Covid cases in the Gambia is still low but remains a significant risk if travel restrictions eased too quickly. The charity managed well financially over the past year, reducing all unnecessary costs with the school closed for eight months of the year, and strong support and consistency with our monthly standing orders and donations.

As lockdown measures forced consumer lifestyles in-home the impact on our fundraising potential with volunteers has been substantial, and Trustees are anticipating the charities income revenue could be impacted in 2020. While the Covid-19 outbreak carries significant challenges for all charities, there can be little doubt that smaller organisations like BACE will need to ensure we continue to have sufficient reserve policy.

## **FINANCIAL REVIEW**

The total income of the charity has increased to £52,611 from £28,408 in 2019. This is largely due to a one-off voluntary donation provided to support our healthcare clinic over the next few years.

Expenditure during the year was £32,117, which was a slight increase from the prior year of £31,860 with activities and expenditure being broadly similar year on year. As a result of the additional income, our funds carried forward have increased to £55,394 from £34,900 and continue to meet our target reserves policy.

### **Reserves policy**

The charity aims to build enough reserves to enable it to meet its objectives of advancing the education of the public in poor communities. In addition to help support with the relief of sickness and the preservation of health amongst people in The Gambia, by providing ongoing support with the staff salaries associated with the charity. The charity will also provide the necessary funds and support for the overall maintenance of Favour Preparatory Nursery School, the BACE Primary Health Care Clinic and other buildings funded by BACE to the required standard.

In addition, sufficient reserves will be maintained at a level, as deemed appropriate by the Trustees, to ensure the charity can meet its existing commitments. Currently the Trustees deem that the appropriate level of reserves should be a minimum of 6 months operating costs.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

**Recruitment and Appointment** of any future Trustees shall be appointed by a resolution of the Trustees passed at a special meeting.

In selecting persons to be appointed as Trustees, the Trustees shall take into account the benefits of appointing a person who through residence, occupation, employment or otherwise has a special knowledge of the area of benefit or who is otherwise able by virtue of his or her personal or professional qualifications to make a contribution to the pursuit of the object or the management of the charity.

Upon appointment each new Trustee will receive a copy of the trust constitution and a copy of the charity's latest report and statement of accounts.

### **Risk Management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud, error and volunteer's health and safety when supporting the charity. A risk analysis form is now in place and is utilised prior to any volunteer trips the charity are involved in.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity Number**

1142445

### **Principal Office**

3 Oakhill Cottage  
Peasmarsh Road  
Beckley  
East Sussex  
TN31 6TJ

### **Trustees**

Mrs T Mendy MBE  
Mr H Taylor  
Miss C Barnett  
Miss L Collier-Keywood  
Dr Frances Warren  
Mr Christopher Lilleystone  
Mr Francis Mendy

#### **Trustees' responsibilities in relation to the financial statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 27 September 21 and signed on their behalf by:



Mrs Tracy Mendy MBE  
Chairperson

**Independent Examiner's Report to the Trustees of BACE  
Year ended 31 December 2020**

**Respective responsibilities of trustees and examiner**

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirements of Section 144 of the Charities Act 2011 (the Charities Act) do not apply 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 report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - (a) to keep accounting records in accordance with Section 130 of the Charities Act; and
  - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: .....

Name: .....

Date: .....

Relevant professional qualification(s) of body (if any): .....

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

		2020	2019
INCOME FROM:	Notes	£	£
Donations and legacies		37,864	13,241
Fundraising activities		13,000	14,243
Bank interest		3	4
Other income		1,744	920
 Total receipts		52,611	28,408
 EXPENDITURE ON:			
Raising funds	4	501	250
Charitable activities	5	29,289	30,022
Bank charges		113	100
Exchange loss		2,214	1,488
 Total payments		32,117	31,860
 NET INCOME/(EXPENDITURE)		20,494	(3,452)
 <u>RECONCILIATION OF FUNDS</u>			
Total funds brought forward		34,900	38,352
 TOTAL FUNDS CARRIED FORWARD		55,394	34,900

## STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

	Notes	2020 £	2019 £
<b>CASH FUNDS</b>			
Cash at bank		46,506	32,345
Cash		2,003	17
<b>OTHER MONETARY ASSETS</b>			
Tax reclaim		6,885	2,537
<b>TOTAL CURRENT ASSETS</b>		<u>55,394</u>	<u>34,900</u>
<b>LIABILITIES</b>			
Amounts falling due within one year			
<b>NET ASSETS</b>		<u>55,394</u>	<u>34,900</u>
<b>FUNDS</b>			
Restricted funds			
Unrestricted funds		55,394	34,900
<b>TOTAL FUNDS</b>		<u>55,394</u>	<u>34,900</u>

Approved by the Trustees on 27 September 2021 and signed on their behalf by:



Laura Collier-Keywood  
Treasurer

## Notes to the accounts

### 1. ACCOUNTING POLICIES

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The financial statements have been prepared on a receipts and payments basis.

### 2. FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charity objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

### 3. COST OF RAISING FUNDS

	2020 £	2019 £
Fundraising	444	0
Advertising (T-Shirts, leaflets etc.)	57	250
<b>Total</b>	<b>501</b>	<b>250</b>

### 4. CHARITABLE EXPENDITURE

	2020 £	2019 £
Building and project costs	3,756	666
School running costs	4,605	5,058
Clinic running costs	3,576	5,201
Office costs	1,340	1,841
Gambian salaries and staff costs	15,767	15,582
Container shipping costs	0	1,506
Other costs	244	168
<b>Total</b>	<b>29,289</b>	<b>30,022</b>

#### **5. TRUSTEE EXPENSES**

Trustees' covered all out of pocket expenses personally.

None of the trustees have been paid any remuneration or received any other benefits from employment with BACE.

#### **6. STAFF**

During the year we employed an average of 17 staff. All employees are based in The Gambia. There are currently 9 staff (2019: 9) who work in education and the running of the Nursery school, 7 (2019: 7) who work in health and the running of the clinic and 1 (2019: 1) staff who work in management and the day to day running of the charity.

There were no employees who received emoluments of more than £60,000.

None of the trustees have been paid any remuneration or received any other benefits from employment with BACE.

#### **7. RELATED PARTY TRANSACTIONS**

There have been no related party transactions during the reporting period.

#### **8. AUDIT, INDEPENDENT EXAMINATION AND OTHER FINANCIAL SERVICES FEES**

No fees have been paid in this reporting period for any audit, independent examination or other financial services.