

# ACTION THROUGH ENTERPRISE

England & Wales · Charity number 1149988

## Details

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Other names	ATE
Status	Registered
Legal form	Trust
Registered	2012-11-30
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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**Objects:** (1)THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP IN GHANA BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.(2)TO PROMOTE AND PROTECT THE PHYSICAL AND MENTAL HEALTH OF CHILDREN WITH LEARNING AND/OR PHYSICAL DIFFICULTIES IN GHANA THROUGH THE PROVISION OF FINANCIAL ASSISTANCE, SUPPORT, EDUCATION AND PRACTICAL ADVICE(3)TO ADVANCE THE EDUCATION OF THE GENERAL PUBLIC IN ALL AREAS RELATING TO LEARNING AND/OR PHYSICAL DIFFICULTIES(4)OTHER CHARITABLE PURPOSES IN GHANA AS SEEN FIT BY THE TRUSTEES

**Activities:** 1. We run an access to education program providing support to junior high schools in Upper West Ghana.2. We support small businesses in Upper West Ghana - training workshops, small grants, on-going support, one on one mentoring. 3. We work with and support a Special Needs Awareness Program.

## Classification

- **How:** Makes Grants To Organisations, Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Economic/community Development/employment
- **Who:** Children/young People, People With Disabilities, Other Defined Groups

## Geography

- Ghana

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£281,595	£274,574	-	-
2023-12-31	£244,151	£253,949	-	-
2022-12-31	£223,997	£196,064	-	-
2021-12-31	£201,081	£201,401	-	-
2020-12-31	£167,437	£169,646	-	-

## Trustees

Name	Role	Appointed
<b>Asif Noorani</b>	Chair	2025-04-01
ANDREW DONALD RITCHIE		2013-12-19
CHARLES SAMUEL THORLEY GARDNER		2026-05-18
Gabriel Maanibe		2024-11-21
Nigel Edward Henham		2022-06-24
Peter Willetts		2017-05-18
Ros Fitton		2024-03-25
Sarah Eliot-Cohen		2024-03-25
Suki Catherine Ritchie CA		2022-02-23
Susan Suchopar		2013-12-18

**ACTION THROUGH ENTERPRISE**

England & Wales - Charity number 1149988

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# Accounts

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**ACTION**  
**THROUGH** ★  
**ENTERPRISE**  
**GHANA**



# Annual Report 2024

## A year of Ambition and Hope

Registered charity number: 1149988



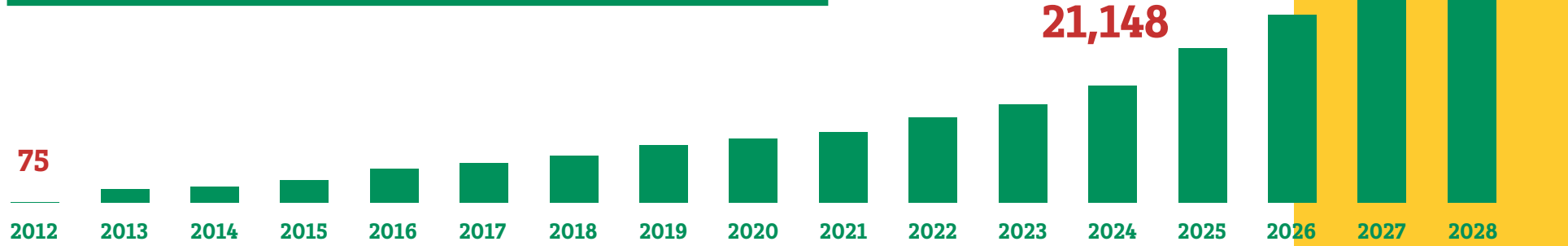
**Through your innovative approach, we have seen that “there is action, there is enterprise and lives are transformed”.**

His Royal Majesty Naa Puowele Karbo III,  
Paramount Chief and VP Ministry of Chieftaincy

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# Action Through Enterprise: Ambition and Hope since 2012



## ★ Lives touched by Action Through Enterprise

**Action Through Enterprise is transforming the lives of thousands of people in one of the poorest and most remote parts of Ghana. We work with communities in the Upper West, opening the door to opportunity, even for the most marginalised.**

Work on education, enterprise and inclusion enables us to tackle people’s complex needs, each project strengthening the others. Impact ripples through families, villages and districts - and down through generations.

This year has been one of the most important in our twelve-year history. Having reached an incredible 37% of the population of Lawra

Municipal, we expanded to neighbouring Nandom, where people are also hungry for change.

Replicating our unique Hub Model, we’re working through village hubs to bring ambition and hope to a new community, creating cost-effective, long-term change.

**I have hope because Action Through Enterprise is making a real difference through building strong, sustainable local partnerships.**

Lord Boateng

## Message from the Chair of Trustees



2024 has been truly transformative, with our successful expansion to a new district. This is the first time we have replicated our model outside Lawra Municipal, building on everything we achieved and learnt there since 2012. It means we can now tackle poverty and create opportunities for the people of Nandom, just to the north – and after a few months, we're already making a difference.

None of this would be possible without the incredible vision of our founder and Chief Executive, Sarah, the support of the trustees and, more importantly, the incredible work our team is doing on the ground - and YOUR continued support and trust in our mission!

I am full of pride and honour for having been part of Action Through Enterprise's journey. This is, however, my last message as I have decided to step down as Chair of Trustees now the charity's growth and ambitions require someone who has more time to support the team than I, sadly, am able to offer.

I am happy to pass the baton to my fellow trustee, Asif Noorani, who has been a dedicated supporter of ATE for many years. Over to you Asif, I have no doubt that under your chairmanship, ATE will continue to flourish.

Thank you, for all your invaluable support in 2024! Stay tuned ... 2025 promises to be an incredible year for Action Through Enterprise!

**Nathalie Burdet, Chair of Trustees**

**Every day, we see the difference we are making – the girl who can go to school, the seamstress having a good income, the disabled child who laughs and plays. I am so proud to see our hard work in Lawra now reaching the people of Nandom, and giving everyone a brighter future.**

Kaamil Issahaku, Lawra and Nandom District Manager

**Ambition and Hope – these were our promises for 2024, and we have delivered on both! It's been a year of passionate yet strategic growth, as we've stepped beyond Lawra to begin delivering transformational change in Nandom – all led by my inspiring Ghanaian colleagues, working in their own communities.**

**I am so grateful for every life we improve, for all the small things we do. And I'm unbelievably proud of the big picture, of the communities we have transformed – and that we've now reached 21,000 people in Upper West Ghana.**

**Thank you so much to everyone who makes it all possible. Together, we are changing the world.**

Sarah Annable-Gardner  
Chief Executive

# Action Through Enterprise: in numbers



**3,506**  
children in schools

children across eleven schools provided with free school meals, educational materials and sanitary products to support their education.



**1.72 million**  
school meals

nutritious school meals enjoyed by children in Lawra, allowing them to focus on their studies and improve their exam results.



**18% higher**  
exam pass rates

our partner schools consistently beat the district average in BECE (GCSE equivalent) exams.



**140**  
small businesses

supported with grants, training and mentorship, allowing them to build sustainable enterprises in weaving, carpentry, hairdressing etc.



**91 dry season**  
farmers

farmers on 29 farms supported to grow crops during the dry season when food is scarce, breaking the cycle of hunger.



**62**  
apprentices

young women – including nine with disabilities – provided with apprenticeships to gain lifelong vocational skills.



**748 disabled**  
children & carers

lives transformed through advocacy, healthcare and lots of love and laughter.



**106 disabled**  
children in school

historic milestone, giving all children the chance of education and challenging prejudice around disability.



**37% of Lawra**  
population

with six village hubs in Lawra, our work around education, enterprise and inclusion is touching more lives than ever.

## Nandom: Ambition and Hope



**After twelve years of delivering transformational change in Lawra, Action Through Enterprise has expanded to a new district – and is replicating our successful Hub Model in neighbouring Nandom. We spent over a year building relationships – and building an Inclusion Centre – and launched in September 2024. Ambition and Hope have officially arrived in Nandom ...**

Like Lawra, Nandom is impoverished, vulnerable and often forgotten. One of the furthest districts from Ghana's capital, Accra, and on the border with volatile Burkina Faso, it can feel cut off from the outside world. Eighty per cent survive on subsistence farming, many are locked into a cycle of poverty they may never escape. Multi-dimensional poverty is at 45% intensity and in the bottom third of Ghana districts.

It doesn't need to be like this.

People in Nandom are hungry for change. Almost 300 people attended a community meeting in Ko - where some villages have 60% incidence of multi-dimensional poverty - which is why we chose it to be our first rural hub.

This is just the start. As we will roll out our model across the whole district, we estimate reaching another 10,000 people in the next two years.



**I am from Nandom, and I know youth here have great zeal and entrepreneurial skills, but need support. The same for women who want to run businesses. ATE can help. I am much proud to be the first Hub Manager in Nandom and dedicate myself towards a brighter future.**

Chrisantus Dery, Nandom's first Hub Manager

## Nandom Inclusion Centre

**The work at ATE is wonderful and the SNAP families are so happy for our support. I love ATE because they help in reducing poverty and for that reason I will work hard to continue to put smiles on the faces of the less privileged children in the communities.**

Nyuurbome Rosemond, SNAP Coordinator

We've had a busy year in Nandom.

The Municipal Authority gifted us a derelict building in Nandom Town, which we have refurbished as a wonderful Inclusion Centre with space for workshops, learning/children's area, computer suite and offices. Furniture was made by local businesses and murals painted by a local artist. We welcomed Christantus Dery as the first Nandom Hub Manager, and Nyuurbome Rosemond joined to lead the disability inclusion project, SNAP.

In September, Rosemond - with the support of the Lawra SNAP team - launched Nandom Town SNAP group. Over 100 disabled children and carers attended the first meeting, following extensive outreach work through churches, local chiefs and home visits to spread the word. After just a few months, children and their carers are already feeling the difference - and there are plans to launch Ko SNAP in early 2025.



**Before**



**After**

**ATE has really helped me and Margaret because she can now play on her own and clap her hands - she always hear SNAP parents clapping their hands in meetings! As a mother, I have learned certain activities that will enable me take good care of my child**

Dora yaa – mother of Margaret, Nandom



## First Nandom school...

**In Nandom, attendance at some schools is under 30%. Pupils are malnourished, classrooms in disrepair - some have NO textbooks. The exam pass rate is just 18.6% - less than half that achieved by our partner schools in Lawra. Change can't come soon enough ...**

We visited six schools in Ko before we selecting Tuopare Junior High as our first Nandom partner school.

A motivated headteacher and vibrant PTA were crucial, and soon parents were leaping into action to build the school kitchen. Lunch will be served from January 2025, giving Tuopare's 82 pupils a nutritious meal and a reason to stay in school all day long.

Building this new relationship has been invaluable, giving us the opportunity to examine and revise our education programme. An improved memorandum of understanding signed with Tuopare JHS, along with community leaders and Ghana Education Service, will now be rolled out across Lawra schools, who will be required to confirm their support of the programme and our core values, every year.



**Tuopare Junior High School is the first in the entire municipality chosen for this programme, out of over 80 schools. We are truly grateful to ATE and its donors for this incredible opportunity. This initiative will not only nourish our students but also foster better academic performance, especially in our BECE exam results.**

Augustin Dery, Headteacher, Tuopare JHS



Parents of Tuopare JHS students building the new school kitchen

## Lawra: driving excellence, powering growth

We are proud to announce that our work is now reaching at least 37% of the population of Lawra. Since we launched in 2012, we have relentlessly tackled poverty and created new opportunities, our projects touching the lives of over 21,000 people.

In 2024, our brilliant Lawra team ran six flourishing hubs, worked with eleven schools, supported 600 disabled children and carers, ran nine training sessions for small businesses, oversaw 39 apprentices and began planning for a new Technology and Learning Zone in the Inclusion Centre.

They've done all this alongside pioneering our move to Nandom, where they have developed new relationships, gathered detailed baseline data and managed the building of the Nandom Inclusion Centre.

Expertise from Lawra drove the expansion to Nandom – and that expansion also fed back into Lawra as team members rose to the challenge of recruiting, training and supporting the first Nandom staff.

With plans to begin baseline work in a third district in 2026, the Lawra team will be at the forefront of Action Through Enterprise's mission to spread Ambition and Hope across the whole of the Upper West.



**The team has grown beautifully, and we're so proud of our work in Lawra, and training the new team in Nandom. I am also proud of myself, and ATE for pushing a woman like me through the leadership ladder. It's a great opportunity for me, and will inspire many young girls. ATE's impact is overwhelming.**

Charity Kyekpo, Deputy Lawra Manager



# 2024: a year of Ambition and Hope

**I witnessed the incredible work of Action Through Enterprise - and saw real change with my own eyes. The bang for your buck is just immense. The return on invested capital, if you're an investment man like me, is just enormous.**

Tim Eliot-Cohen, MD Close Brothers Asset Management

## 1. Hello Nandom!

For the first time, we've launched in a whole new district. The need is urgent – Nandom is one of the poorest areas in Ghana and school attendance and exam grades are alarmingly low. After building relationships and a new Inclusion Centre, we launched ATE Nandom in September with new staff and a disability group meeting which attracted over a hundred people.

## 2. 106 disabled children in school

We hit a huge milestone this year, when the tally of children from our SNAP disability group attending school passed the big 100! Sterling work from the team of Ernestina Gan, Esther Bekah and Helen Gala, who got the children school-ready – and advocated for them with parents and schools.



## 3. Power to the people

Listening to the community is at the heart of everything we do – and last year we held several lively local meetings across the whole of Lawra, attended by 500 people. Run by hub managers, the meetings are a chance for people to feed back on current projects and suggest priorities for the future.

## 4. Lording it up!

We launched our Ambition and Hope Campaign with a reception at the House of Lords in March, hosted by Lord Austin. It was wonderful to hear former Hub Manager Julius Maaire address the crowd whilst wearing a smock made by a Lawra apprentice. Other speakers were Andrew Mitchell MP, (then International Development Minister) and former diplomat and long-standing supporter Sir John Sawers.

## 5. We're honoured to receive...

We don't do it for the recognition, but we love it when it comes! This year we've been recognised far and wide – from the Lawra Traditional Chief to the Rotary Club. Every citation and award is for the whole team, who deliver day after day with kindness, passion and professionalism.



### 6. Lawra and Nandom: The Movie

It was lights, camera, action in September when Asif Noorani and Graham Tilley arrived with Tim Eliot-Cohen to make a film for the big fundraiser Tim's hosting in May 2025. The film will be shown before a live auction, aimed at raising significant funds for our work.

### 7. Build it and they will come

After extensive research, we picked Tuopare Junior High school to be our first partner school, and preparation is underway for a January launch. Parents are building the new kitchen, while the team focus on gathering baseline data, so we'll just how much difference our work is making.



### 8. A little star

Two-year-old Evans lives with pain every day, and in 2024 became so severely malnourished we feared he may die. As a small charity, we can act quickly, and funded the in-patient care, pain medication and nutrient-rich food he needed, and we are delighted to announce that he is now thriving!



### 9. Best Big Give ever!

Dapilah Lucy fronted our Christmas Big Give campaign, with a message about how we're transforming lives - one village, one Lucy at a time. Thank you to pledgers, donors and Gift Aid for helping us raise an amazing £21,694. Next year, can we break another record?

### 10. Get in the zone!

Plans are afoot to launch Technology and Learning Zones in both Inclusion Centres in early 2025, enabling young people to access computers and enjoy books after school and on Saturday mornings. The Zones will be connected to the internet – a game-changer for the whole community.



## Education: getting results, boosting a generation

**Education is free in Ghana, but many children simply don't go to school because they are too hungry or are working on the family land. Some go south, in search of money. Our education programme is breaking this cycle and giving young people the chance to dream ...**

When children are able to learn on full stomachs, ambition and hope can follow. In 2024, we gave over 800 students that possibility, providing 150,000 meals, 13,522 individual educational items and 5000 packets of sanitary pads. And the results are already showing.

Enrolment was up by 12%, with some schools recording 100% attendance. Exam results announced this year present a positive story: the pass rate for BECE (GCSE equivalent) at our schools was 18.4% higher than the Lawra average.

We're now into our second year of partnering with Kunyukuo Junior School in Tanchara, where enrolment has gone up by a wonderful 39%. Headteacher George Yasameh said: "I have ambition for the students, now they get a lunch they are able to learn very well."



For girls, the opportunity to stay in education goes hand in hand with avoiding teenage pregnancy and marriage. In the last twelve years, we have given over 1800 young women this opportunity.

Lucy was one of them – and she has become one of our biggest success stories.

In 2017, she was one of just twelve students at Biro Junior High School (JHS) – and they were all hungry. We began providing school meals, educational materials and sanitary pads, enabling Lucy and her classmates to stay in school.

Three years ago, we offered Lucy, along with 29 other girls, the chance to attend senior high school (SHS) - something her parents could never have afforded. "I feel like continuing," she said, "because they always give us what we need, as a girl."

**I have the plan to come back to Biro, to become a midwife and help my people. Women can't easily get to hospital to deliver, and some lose their babies. It really pains me. If I become a midwife I will be able to save people's lives - and I'll be a role model as well.**

Dapilah Lucy, university student

This year, with ATE's backing, Lucy began university - the first person from Biro to ever attend. Judging from what her sister Betty told us, she won't be the last: "Girls usually drop out and get married, but with the support, Lucy's in the university. Myself and other girls take motivation from that. Our parents and the rest of the community now think it's possible for their daughters to be educated too."



**Lucy represents everything Action Through Enterprise stands for. From hungry schoolgirl to thriving university student, Lucy's story shows that with the right support and personal determination, great things can be achieved.**

Sarah Annable-Gardner, Chief Executive

## Inclusion: lives changed, stigma challenged



If anything encapsulates Ambition and Hope, it's our inclusion programme, SNAP. In 2024, we've broken down barriers in so many ways, with a new SNAP disability group successfully launched in Nandom and a historic milestone being hit in Lawra - 100 disabled children are now attending school.

Life for disabled children and their carers in ultra rural Upper West Ghana is tough. Alongside chronic poverty, families also face horrific abuse and stigma. Mothers are advised to abandon their children. They can face violence and isolation. As a result, children often don't get the care and love they need to thrive.

Action Through Enterprise has changed that. Our groundbreaking inclusion programme has transformed the lives of hundreds of disabled children - providing them with essential medication and equipment, enabling them to develop through play and learning, and empowering their carers with monthly support meetings and on-going advocacy.

### In 2024, we:

- ✦ **Held** 76 meetings across seven hubs, with an average 271 people attending every month. The total number of members is 748, up 27% from last year.
- ✦ **Carried out** 181 home visits, 78 health and welfare visits, 53 play scheme sessions and 61 special education visits.
- ✦ **Provided** 396 health insurance renewals, ensuring families can access basic healthcare, along with regular epilepsy medication for 35 families.
- ✦ **Enabled** 106 disabled children to access either mainstream or special school, providing uniforms, shoes and books, as well as advocacy and support.

The stigma, it is almost done away with. They are able to embrace any other child that is coming especially to the school or within the community. They have seen that every human being is important, everybody can be productive, everybody has his or her abilities, though God has created us differently.

John Bosco, headteacher and community leader in Dowine. SNAP has been running there since 2016

ATE's commitment to my education has made the impossible possible. This semester has been unforgettable, filled with renewed purpose and opportunity. I no longer struggle with depression and loneliness, thanks to the social connections I've made. As I look to the future, I'm reminded that education is a powerful tool for change.

Paul, senior high school student and wheelchair user



When SNAP began in 2012, none of the children were in education. In 2024, we made a bit of history – with 100 children enrolled in and attending mainstream or special school in Lawra.

Our team worked tirelessly to get those hundred school-ready, with uniforms, medication and pastoral work around issues like cleanliness. Extensive advocacy with teachers and parents - who may not have believed the children could succeed at school - ensured adults gave the children the right help and schools became accessible.

With 100 disabled children now at school in Lawra, our next challenge is to keep them there – and get the first 100 into school in Nandom.

**Now my child is in education, he has gained basic knowledge, improved his communication skills through sign language and changed the negative beliefs about children with disabilities. He has learnt to build relationships and play with others. Being in school has shown how capable and valuable he is.**

Tatiefaa, mother of Naawmaalme, who attends a school for deaf children




# Enterprise: challenging poverty by creating real opportunities for entrepreneurs and farmers

Lawra is one of the poorest districts in the whole of Ghana – and one of the main causes is lack of employment. Our enterprise programme is changing that, giving hard-working people the skills, funding and support they need to build thriving businesses and farms.

This year, we trained and mentored the fifteen entrepreneurs who received grants in 2022/23 and awarded grants to five new dry season farmers and one small business owner.

Our team ran nine training sessions in the local Dagaare language - described by one attendee as 'eye opening'. Topics included budgeting, marketing, negotiating and IT, giving entrepreneurs the skills and knowledge to make their businesses successful and sustainable. It's paying off. The all-female group we granted in 2023 are showing an average 50% growth in profits.

Feedback from business owners is that this growth brings life-changing improvements for their whole family - across health, nutrition and financial stability - and for the community as whole, as they take on apprentices, provide vital services and grow precious food.



**As a widow, I used to cry every night, thinking about how to provide for my children as a single parent, how to get money and farm during the farming season. Thanks to ATE, their grant has helped my business to grow, my skills have improved, and I now make some profit to support me and my children's needs.**

Charity, hairdresser, Kalsagri Hub

Justine works his land around Tanchara dam, where he grows onions, tomatoes and chillies – he joined the Dry Season Farming programme in December



**ATE's training workshops have transformed my farming. I've improved crop yields, introduced new crop varieties and gained more customers. I've expanded my farm and protected it from destruction by animals. This has given me peace of mind and increased my productivity. I've been able to build a house for my family, and it's something I'm very proud of. ATE's support is not just about farming, it's about changing lives.**

Uhuu Delle, Dry Season Farmer,  
Bagri Hub

We introduced support for dry season farmers in 2016, as a result of community feedback – and it's fast becoming one of our most important programmes. Addressing multiple challenges, such as food insecurity, climate change, employment and migration, we are prioritising dry season farming with a significant investment in new equipment.

With plans to support dry season farming in Nandom, as well as expand our coverage in Lawra, we have reviewed the programme and made some important changes that will help grow not just chillis and tomatoes – but will also boost ambition and hope.

**The dry season farming ripple effect is massive and positive – and long-lasting. I am able to take care of my children's school. With education, they can get better employment and break the cycle of poverty.**

Prosper, dry season farmer,  
Tanchara Hub



# Apprenticeships: skills, support, hope

## Giving young women the chance to succeed

In 2024, we took on thirteen new apprentices across a range of trades, enabling the next generation of hairdressers, weavers and seamstresses to learn the skills that will set them up for life. As well as providing equipment, bicycles and paying the training fee, we monitor their progress and ensure they are well-trained and well-treated.

We continued to oversee 26 young women already in training, including covering final exam fees for ten girls completing their training and about to graduate. Among our trainees are nine young women with disabilities, learning a trade and on the way to becoming productive members of their communities.



**My journey with ATE began with their support in learning weaving. They provided me with the resources and guidance I needed to develop my skills. Thanks to their support, I was able to become a master weaver. I am incredibly grateful for their help, as I would not have achieved this without them.**

Patricia, former apprentice, now running her own small enterprise

**I faced immense sorrow when I lost my father and mother. In search of work, I turned to mining, but found hope when I learned about ATE’s vocational training support. Despite the hardships, I have dreams of a better future for myself and my sister.**

Jennifer, apprentice seamstress, Tanchara



**We recently conducted a programme review, with feedback from local stakeholders saying the scheme:**

- ✦ has a significant positive effect on their communities, especially in empowering girls
- ✦ has reduced the rate of teenage pregnancy in their villages because “girls are always engaged”
- ✦ plays a key role in discouraging girls from travelling south to find work, where they can find themselves in dangerous situations
- ✦ could potentially be expanded to include boys, who otherwise might fall into substance abuse, migrate south or work in illegal mines



**I'm 20 years old, married and a proud mother of two children. Growing up, I faced a lot of difficulties, which is why I dropped out of school. I had to travel south to wash dishes in a chop bar. It wasn't easy, but I did what I had to do. Then, I heard about the opportunity that ATE is offering. It felt like a ray of hope, a chance to create a better future for myself and my kids. I'm determined to make the most of it.**

Lucy, apprentice hairdresser, 2024 cohort



**When I fell pregnant while still at school, I felt like my life was over. I didn't know how I was going to survive. I thought the only way out was to end it all. Because of ATE, I found strength again. Now I have a trade, a daughter and a dream to one day train other girls in my community.**

Cynthia, apprentice seamstress, Tanchara



**After graduating from their programme, ATE didn't just leave me to my own devices. They recognised my potential and provided the resources I needed to become a master tailor and benefitting my entire community, thanks to their dedication to my education and continued support.**

Millicent, former apprentice, now running her own small business



Vocational training is a brilliant opportunity for girls who have dropped out of school to get their lives back on track. Because we support them through the whole three years, we are then able to offer the chance to set up their own businesses and become the entrepreneurs of the future.

We have already supported 5 former ATE-funded apprentices to launch and grow successful businesses – with many taking on apprentices of their own.

## Growing the team for the future

As we take our message of ambition and hope to more people, we need the right team to deliver change. This year, we employed our first staff in Nandom, as well as welcoming new trustees and a Lawra Hub Manager.

We are delighted to announce Chrisantus Dery as the first Hub Manager in Nandom, where he will oversee our work in Nandom Town and our initial rural hub, Ko. Joining him in Nandom is Nyuurbome Rosemond as SNAP co-ordinator.

Recruiting and employing people in a second district has been a fantastic process, ensuring we have a team that are dedicated to and embedded in the communities where we work. The Lawra team has played a key role, taking part in interview panels, training their Nandom colleagues and supporting them during the hub launch.

In Lawra, Umar Abdul-Gafar is doing a brilliant job as manager for our most rural hub in Gombile and Biro, as well as leading our work on apprenticeships. Kanyiri Kuube-isaan, having completed his year of National Service, has become our permanent Impact Manager, which will be crucial as we continue to expand. And Charity Kyekpo is now Deputy Manager in Lawra – continuing to be an inspiration to young women!



**I'm excited to contribute my skills and knowledge to this meaningful cause and work towards a brighter future for Lawra. I'm happy to join hands and make a difference together!**

Umar Abdul-Gafar, Hub Manager, Gombile and Biro



Our board of trustees is stronger than ever, with four wonderful new arrivals.

Asif Noorani, who has supported ATE since 2016 and has made several films celebrating our work, brings a wealth of experience from the worlds of charity and business. Sarah Eliot-Cohen has a long record of amazing fundraising work in the charitable sector, notably MacMillan Cancer Support and the Royal Ballet School. As a Ramsbury resident, former schoolteacher Ros Fitton has followed ATE's growth with keen interest. Her experience working with special needs children and running her own nursery will feed into our SNAP project and HR across the organisation.

We are especially proud and excited that Gabriel Maanibe has become our first Ghanaian trustee. Gabriel was involved in ATE from the beginning, helping to run the first business workshops back in 2013. Since then, he has studied international development in the US and then returned to Lawra to oversee ATE's work and lead the drive for expansion. He will bring incomparable guidance, expertise and local insight.



**It's been a wonderful journey with ATE from the very start. Having worked in different roles, this gives me the opportunity to bring local understanding, especially in programming that speaks to the real issues of our communities.**

Gabriel Maanibe, Trustee



**I always have that dream to fight for the less privileged. I didn't have the power to fight this fight until I heard of ATE and was made a hub manager. I'm not speaking for me, I'm not speaking for ATE, I'm speaking on behalf of my people. We appreciate. There's a lot of hope.**

Julius Maaire, former Hub Manager



## Being heard

In a historic, heart-lifting night at the House of Lords, Minister of State Andrew Mitchell MP and former ATE Hub Manager Julius Maaire joined forces to launch Action Through Enterprise's Ambition and Hope campaign.

The reception in March, kindly hosted by Lord Austin, was held in the beautiful River Room, against the backdrop of the Thames. It was probably the first time Dagaare – the local language in Lawra and Nandom – has ever been heard in Parliament, and we're so proud Action Through Enterprise made it happen. Other fantastic speakers were Sir John Sawers, Lord Austin and Sarah Annable-Gardner, our chief executive. But Julius stole the show when he said "barka, thank you" and showed off his smock, made by one of our VocATE apprentices.

Our Ambition and Hope Appeal raised £67,000, our most successful appeal ever.



## Being recognised

Our transformational work is being celebrated in Ghana and the UK, with an impressive citation from the Lawra Paramount Chief presented to Lawra and Nandom Manager Kaamil Issahaku and SNAP Coordinator Esther Bekah at October's Kobine Festival.

Chief Executive, Sarah Annable-Gardner, also received the prestigious Paul Harris Fellowship from the Rotary Club (an honour usually reserved for Rotary members), as well as a commendation in the David Coughtrie Leadership Awards from the Commercial Education Trust.



**Your organization's compassion, expertise and collaborative spirit have made a significant difference in the lives of our people. In recognition of your contribution to poverty reduction and the promotion of social and welfare of the vulnerable, His Royal Majesty and the Chiefs and people of the Lawra Traditional Area honour you with this citation as a show of their gratitude.**

**Naa Puowele Karbo III, Paramount Chief of the Lawra Traditional Area**

# Fantastic fundraising

It's a huge thank you to everyone who has gone the extra mile for us this year, showing there are so many different ways - not just sponsored runs! - to raise the vital funds to bring Ambition and Hope to Upper West Ghana.

Special recognition to Izzy Tolputt, who raised awareness around period poverty - and the funds to buy more than 300 packets of sanitary pads. Pupils at Churcher's School, Petersfield, raised enough money on their Non-Uniform Day to feed pupils at Nanyaare Junior High for a whole term. Dee Anderson ran a brilliant soup evening, another supporter did a match funding campaign for a big birthday.

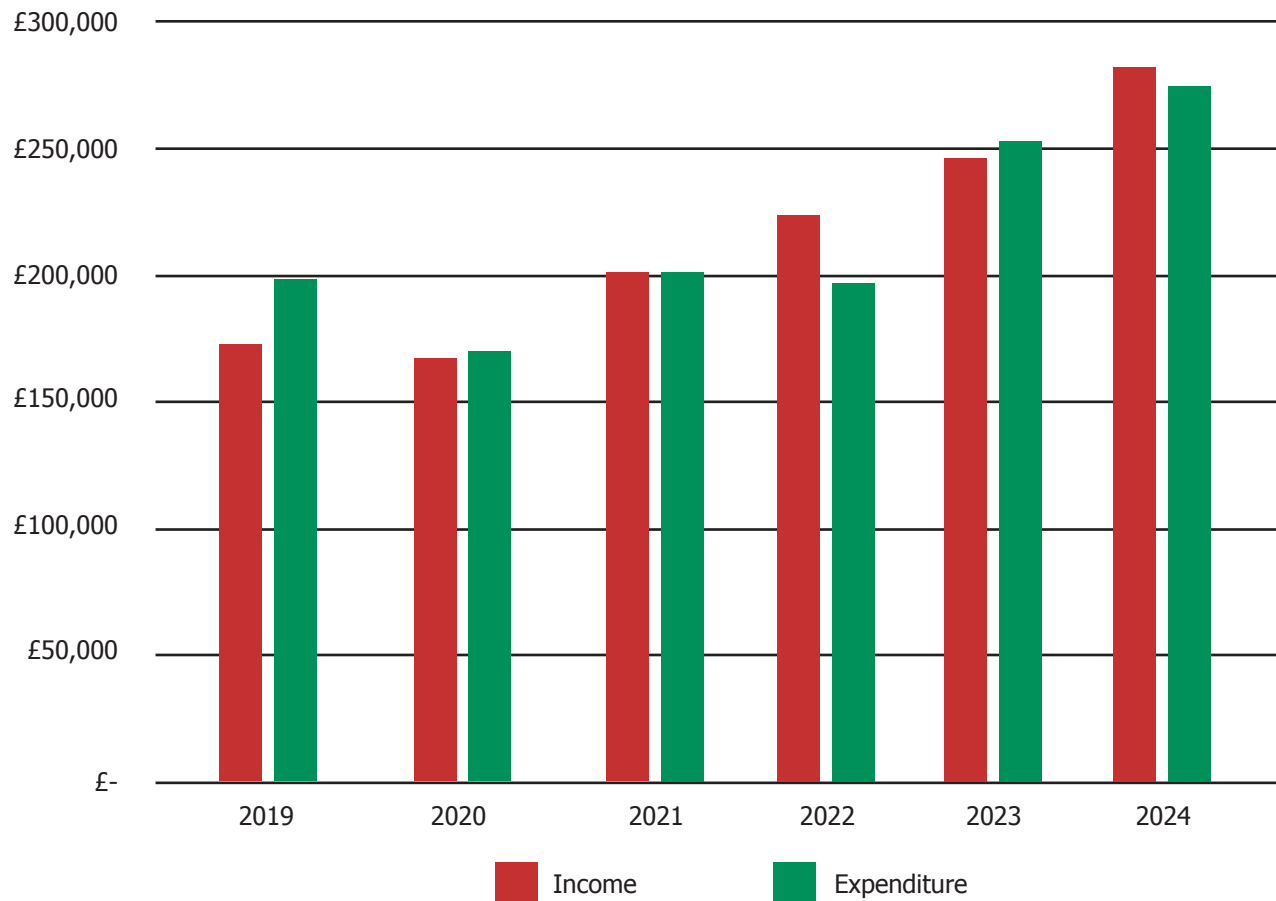
There are SO many ways to raise funds – what could you do in 2025?



# Financial summary

Our 2024 income was £281,595. This represents 15% growth - an achievement to be proud of, particularly against a backdrop of decreasing support for international development and a cost-of-living crisis. Our expenditure was £274,575: up 8% from 2023. Our careful spending, which protected our reserves in a year of growth, represents huge value for money, bringing incredible impact for a growing number of beneficiaries.

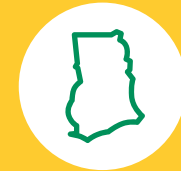
## Action Through Enterprise Income & Expenditure



In my career as a diplomat serving in Africa and the Middle East, I have never come across a small NGO that has made such a substantial impact with so few resources. ATE offers extraordinary value for money.

Sir John Sawers, former UK Ambassador to the UN and Chief of MI6

Out of every £1 you donate:



**84p**

goes directly towards project costs in Ghana



**11p**

is spent on fundraising



**5p**

is spent on administration costs



## Ambition and Hope: Lawra, Nandom and beyond...

**2025 promises to be an even BIGGER year for Action Through Enterprise. We'll be continuing the Nandom roll out, switching on the internet for a whole generation and building to our biggest fundraising event ever. We hope you can join us for the journey ...**

We talk a lot about 'Ambition and Hope' – and in 2025 those words will become reality for thousands more people.

In January, we'll begin serving lunch at Tuopare Junior High School – giving its 91 pupils the chance to learn on full stomachs, boosting their prospects and their families'. We'll launch a second disability group in Nandom district, with the mission of getting 100 disabled children into school by 2026. And across Nandom and Lawra, we'll back 32 businesses and farmers and get 20 young people into apprenticeships – bringing new skills and income into families and communities.

Our Lawra and Nandom Inclusion Centres will open Technology and Learning Zones, with computer suites and libraries. Getting connected to the internet will be a game-changer.

This increased ambition requires, of course, increased funds – and we are beyond grateful to Tim Eliot-Cohen, who is hosting the Hilldrop Charity Shoot and Festival in May, to raise money for us. It promises to be a wonderful event and a welcome boost to income in challenging times for international development.

We'll need every penny, because in 2026 we'll be selecting a third district to bring ambition, hope - and transformational change.

# Get Involved

We are so grateful to everyone who supports us.

If you're interested in finding out more about getting involved with Action Through Enterprise, please reach out to us!

## Website

[www.ateghana.org](http://www.ateghana.org)


## Email

[sarah@ateghana.org](mailto:sarah@ateghana.org)

## Phone

+447909 091920






Like a ray of hope from the light of a candle, in a decade of gold standard operations in the Upper West Region, ATE has brought about a positive and impactful social change. The relations between friendly countries and allies blossom through people-people, community relations; the relationships between the people of Lawra and the village of Ramsbury in the UK initiated by the ATE is an excellent example of this.

Mawutor Alifo, Acting Head of Mission, Ghana High Commission, London

They always give us the things we need, as a girl. I will also try my best to become a midwife, so that I will go back to my village and help my village people. That's my dream. Action Through Enterprise, it has changed my life and I've been motivated to go to school, and now I am in the university.

Dapilah Lucy, supported by ATE through junior and senior high school, and now at university



**Website**

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**Phone**

+447909 091920

**Facebook**

[facebook.com/ATEGhana](https://facebook.com/ATEGhana)

**Instagram**

[@ateghana](https://instagram.com/ateghana)

**Twitter**

[@ATEGhana](https://twitter.com/ATEGhana)

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st December 2024

### INCOME & EXPENDITURE ACCOUNT

	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted
Funds	Funds	Funds	Funds	Funds	Funds	Funds
Year to	Year to	Year to	Year to	Year to	Year to	Year to
31 December 2024	31 December 2024	31 December 2024	31 December 2023	31 December 2023	31 December 2023	31 December 2023
£	£	£	£	£	£	£
<b>Income</b>						
Campaigns	35,349	35,349		13,337	13,337	0
Donations	86,960	86,960		78,131	78,131	0
Monthly standing orders	30,507	30,507		27,357	27,357	0
Grants	107,793	18,658	89,135	110,382	23,000	87,382
HMRC tax refunds	18,091	18,091		12,694	12,694	0
To Lawra With Love commission	100	100		300	300	0
Interest received	2,795	2,795		1,950	1,950	0
<b>Total Receipts</b>	<b>281,595</b>	<b>192,460</b>	<b>89,135</b>	<b>244,151</b>	<b>156,769</b>	<b>87,382</b>
<b>Expenditure</b>						
Project Costs						
EducATE	107,900	75,371	32,529	122,847	58,379	64,468
BizATE	20,754	17,485	3,269	21,825	6,523	15,302
VocATE	17,264	10,529	6,735	13,747	5,347	8,400
Dry Season Farming	19,999	12,342	7,657	10,816	5,995	4,821
SNAP	65,490	36,034	29,456	40,181	35,830	4,351
<b>Total project costs</b>	<b>231,407</b>	<b>151,761</b>	<b>79,646</b>	<b>209,416</b>	<b>112,074</b>	<b>97,342</b>
Administrative Costs						
Fundraising investment	29,004	24,249	4,755	27,231	27,231	
Charity infrastructure and management costs	14,163	12,787	1,376	17,302	13,702	3,600
<b>Total administrative costs</b>	<b>43,167</b>	<b>37,036</b>	<b>6,131</b>	<b>44,533</b>	<b>40,933</b>	<b>3,600</b>
<b>Total Expenditure</b>	<b>274,574</b>	<b>188,797</b>	<b>85,777</b>	<b>253,949</b>	<b>153,007</b>	<b>100,942</b>
<b>Excess/(Deficit) of income over expenditure</b>	<b>7,021</b>	<b>3,663</b>	<b>3,358</b>	<b>(9,798)</b>	<b>3,762</b>	<b>(13,560)</b>

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st December 2024

### STATEMENT OF ASSETS AND LIABILITIES as at 31st December 2024

	Total Funds 31 December 2024 £	Unrestricted Funds 31 December 2024 £	Restricted Funds 31 December 2024 £	Total Funds 31 December 2023 £	Unrestricted Funds 31 December 2023 £	Restricted Funds 31 December 2023 £
<b>Assets</b>						
UK current account	36,151			15,216		
UK deposit account	21,994			40,246		
60 Day Notice account (Cambridge & Counties Bank)	25,084			25,084		
120 Day Notice account (Hampshire Trust Bank)	75,000			75,000		
Ghana current account	4,456			863		
Cash held in Ghana	748			3		
<b>Total Assets</b>	<b>163,433</b>			<b>156,412</b>		
<b>Total Fund Value</b>	<b>163,433</b>	<b>154,075</b>	<b>9,358</b>	<b>156,412</b>	<b>150,412</b>	<b>6,000</b>

The attached notes form part of these financial statements.

Approved by the trustees on *14<sup>th</sup> MAY 2025*  
and signed on their behalf by Asif Noorani (Chair) and Andrew Ritchie (Treasurer)

*A. Noorani*      *Andrew Ritchie*

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

### NOTES to the accounts

1. These financial statements have been prepared on the receipts and payments basis.
2. Overall, income increased by 15% compared to the previous year, reaching a total of £281,595. Expenditure increased by 8% to £274,574, resulting in a surplus for the year £7,021.
3. Grant income remained at a similarly high level as in the previous year, and income from campaigns almost trebled due to a doubling of income from the Big Give campaign and the Ambition and Hope campaign that raised over £17,000. This campaign was based on Action Through Enterprises' (ATE's) ambition to expand operations into the adjacent Nandom district. Income from corporate sponsors increased by 28% to £47,000, mainly due to the successful Gamma Ball Rally. Generally, other income streams were maintained at similar levels to the previous year, although income from Runners/Challenges declined after the success of the marathons in the previous year. Reclaimed tax from Government increased as did monthly contributions from our regular supporters, together with interest income, due to the higher interest rates available from the banks.
4. As in 2018 when the Lawra Inclusion Centre was built, we have included the costs associated with the development of the Nandom Inclusion Centre (almost £18,000) in SNAP project costs, as this is the primary use of the buildings. This, together with additional staff in the Nandom district, account for the cost increase in 2024. Dry Season Farming remained an important project for ATE and the increased costs reflected the grants (£8,500) given in December to new farms in five different hubs. Increased costs in the VocATE projects reflected the expansion of the programme, with more apprenticeships supported. Costs in the EducATE project remained at a similar level to the previous year. EducATE is ATE's biggest project, including feeding hundreds of children every day. In 2024, we were able to achieve better value for money when purchasing food for the schools and this was the major factor in the decrease in expenditure.
5. Total administrative costs were kept below the value of the previous year and accounted for 15.3% of income (17.5% last year). Fundraising costs decreased to 10.3% of income (11.2% last year). Charity infrastructure and management costs decreased by £3,000, largely due to our former General Manager in Ghana leaving, being replaced by an existing employee in Ghana. This resulted in these costs decreasing to 5.0% of income (7.1% last year).
6. UK based employees' payroll costs are allocated to the charitable projects, fundraising and administration in proportion to the time spent on these activities.

As for the previous year, the Chief Executive was remunerated for 3.5 days work per week and spent 60% of the time working on projects, 25% on fundraising and 15% on ATE's administration.

The Programmes and Impact Manager spent 100% of the time working on ATE's projects and no time on fundraising or management and administration. This project time was split 33% EducATE, 16% BizATE, 9% VocATE, 9% Dry Season Farming, 33% SNAP.

The Administration and Finance Officer spent 100% of the time administrating projects and general administration was handled by the Chief Executive

ATE used a professional consultant to manage external communications and also drive the fundraising effort (50%/50%)

The Director of Operations based in Ghana again spent 20% of the time on EducATE, 30% on BizATE, 10% on VocATE, 10% on Dry Season Farming, 15% on SNAP operations and 15% on management and administration in Ghana. However, he left at the beginning of March and the former SNAP manager took over his responsibilities managing all project areas as well as the SNAP programme, with 15% of the time spent on management and administration in Ghana.

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

### NOTES to the accounts (continued)

7. ATE started operations in Nandom in 2024 and by the end of the year had increased the project teams to 16 people. In addition, we employed 23 cooks in the various schools' kitchens.

All the Ghanaian staff, including the cooks, received the full benefits of being regular employees, including Tier 2 employer contributions to their state pensions where applicable, with personal pensions. ATE works with the Petra Trust to manage all Ghanaian based staff's pension funds.

8. ATE usually aims to use restricted funds immediately, so they are often used in the year they are donated, but sometimes they are given towards the end of the year and therefore have to be carried over to the following year. £89,135 restricted funds were received in 2024 and £6,000 were brought forward from the previous year. The funds brought forward from 2023 were used in 2024, and there was a total of £9,358 of various restricted donation carried forward to 2025. These are likely to be used in early 2025.

9. The charity's total funds balance increased to £163,433 at the end of the year. This is again equivalent to 7 months' expenditure based on the cost of operations in 2024. The trustees believe that reserves of at least 6 months are vital in order to maintain the long term viability of the programmes supported by Action Through Enterprise.

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

### Independent Examiner's Report to the trustees of Action Through Enterprise

I report on the accounts for the year ended 31st December 2024 which are set out on pages 1 to 4.

#### 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;

and

to state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

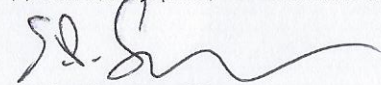
#### Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Stephen Sherman FCA

10, Burdett Street, Ramsbury, Wilts.

Date:

19<sup>th</sup> May 2025



**Changing lives through education, enterprise and inclusion**

**THE ESSENTIALS (as of 31<sup>st</sup> December 2024)**

**Action Through Enterprise**

5 Popham Close  
Hungerford  
RG17 0WG

**Registration number**

1149988

Action Through Enterprise is governed by its constitution adopted in 2012 and updated in line with Charity Commission guidance.

The Board of Trustees is responsible for the overall strategic direction, policy, and oversight of the charity's operations. Trustees delegate day-to-day responsibility to the Chief Executive, supported by a UK-based team and a local operations team in Ghana.

Trustees are recruited based on the skills and experiences needed by the Board. New trustees are identified through a combination of professional networks, recommendations, and open recruitment. All new trustees are provided with an induction pack and undergo orientation, including a visit to ATE's programme sites in Ghana when possible.

**Board of Trustees**

Nathalie Burdett – Chair

Priyanka Devani  
Sarah Eliot-Cohen  
Ros Fitton  
Nigel Henham  
Gabriel Maanibe  
Asif Noorani  
Andrew Ritchie  
Suki Ritchie  
Susan Suchopar  
Peter Willetts  
Jacob Winter

**Custodian trustee**

ATE does not hold any funds as a custodian trustee on behalf of other organisations.

**Registered UK Charity Number: 1149988**

[www.ateghana.org](http://www.ateghana.org)

**ACTION THROUGH ENTERPRISE**

England & Wales - Charity number 1149988

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# Accounts

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**ACTION**  
**THROUGH** ★  
**ENTERPRISE**  
**GHANA**



# Annual Report

## 2023

Registered charity number: 1149988



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Cover image: Sandra, a small business owner, with her apprentices Mercy and Vida  
Left: Lagkuu, a dry season farmer in Tanchara Hub

## About Action Through Enterprise

# A year of excellence A year of growth



Action Through Enterprise (ATE) is a dynamic and growing charity in rural Upper West Ghana - the region with the highest poverty incidence in Ghana (*Ghana Statistical Service, 2015*). For eleven years we've worked in Lawra, which is one of the most impoverished districts in the country, creating opportunities and transforming thousands of lives. And now we're expanding...

- **Education, enterprise, inclusion:** Getting children into school, supporting entrepreneurs and bringing disabled children into the light – our projects touch the lives of almost everyone in Lawra District, where we have worked since 2012. The ripple effect helps raise the whole community.
- **Community Hub Model:** Most people we work with have complex, overlapping needs – so positive change requires an integrated, intensive response. By delivering our projects through local Hubs, we work in partnership with the community, maximising resources and accessibility. Households benefit in multiple ways, overcoming entrenched layers of poverty.
- **Excellence:** Our brilliant local 30-strong Ghana team – embedded within the communities we serve - leads our work, creating long-term, sustainable and empowering development. Our Inclusion Centre in Lawra is a beacon of hope.
- **Growth:** With six village Hubs in Lawra, Action Through Enterprise has a presence across the whole district. We are now moving ahead with plans to replicate this sustainable model in neighbouring Nandom, where people are also hungry for change.
- **Join us:** Our success relies on wonderful partnerships and support, especially in these difficult times. We can't do any of this without you...

Above: Pupils at Bagri Junction Junior High School

I've been a supporter for over ten years and I've seen ATE develop its own thinking, its own learning, its Hub Model. There's an opportunity, not just in Northern Ghana but across the poorest parts of Africa, for this model to create more successful communities and give more opportunities to hundreds of thousands of people. That's a fantastically exciting prospect.

Sir John Sawers, former UK Ambassador to the United Nations and Chief of MI6

# Message from the Chair of Trustees



As I reflect on my first year as Chair of the Board of Trustees, a profound sense of pride washes over me. It's been a whirlwind of activity, marked by both challenges and triumphs. Yet, despite a tough global macro economy and rising inflation in Ghana, this has been our most successful year. Growth and confidence - these two words define 2023.

We started a new decade with a clear vision and strategy: to replicate our Hub Model beyond Lawra, building on a model of development that is as effective as it is low cost. Our dedicated team of staff, trustees and volunteers have tirelessly pursued this vision, achieving some truly remarkable milestones:

- **Growth and confidence through consolidation**, with the successful launch of a sixth Lawra Hub. Kalsagri is testament to our effective and replicable Hub Model - we are connected with the community and our impact is huge and growing across our programmes.
- **Growth and confidence through expansion**, as we work with a new community outside Lawra for the first time. Throughout 2023, we have prepared the groundwork for launching in neighbouring Nandom District where people are also eager to improve their lives. As I write this message, I am delighted to report completion of a new Inclusion Centre that will be the vibrant heart of our new operation.

- **Growth and confidence through teamwork**, in Lawra and the UK. Without our incredible team, these achievements wouldn't have been possible. Our WhatsApp group is full of pictures and messages about their challenges and successes - I am in total awe of their hard work, professionalism, passion and drive. On behalf of the Trustees, I want to say a huge thank you.

I continue to be inspired by our progress, the dedication of all involved and the commitment of our donors. I am honoured to chair such a wonderful cause. I encourage you to delve deeper into this annual report to discover the intricacies of our work and how we empower people and communities. We are committed to transparency and accountability and believe this report provides a comprehensive overview of our activities and financial health.

Thank you for your confidence and trust, for being part of this journey and supporting us in our growth ambitions. With your support, we can achieve even greater things and continue our mission.

**Nathalie Burdet, Chair of Trustees**



2023 was another remarkable year for Action Through Enterprise. We raised more money and did more vital work than ever, continuing to improve our fantastic small charity. Seeing us grow and thrive as we change lives every day, fills my heart with joy and drives me forward.

We make a profound difference in Lawra, and I can't wait to do this in Nandom as we expand. To every volunteer, staff member, trustee, marathon runner and donor who supports us, thank you from the bottom of my heart. Together, we are making the world a better place.

Sarah Annable-Gardner, Chief Executive



# A decade of changing lives

 **3,196**

children across eleven schools provided with free school meals, educational materials and sanitary products to support their education.

 **134**

small businesses supported with grants, training and mentorships, allowing them to build sustainable enterprises in weaving, carpentry, hairdressing etc.

 **1.57 million**

nutritious school meals enjoyed by children in Lawra, allowing them to focus on their studies and improve their exam results.

 **588**

disabled children and carers lives transformed through advocacy, healthcare and lots of love and laughter.

 **86**

dry season farmers on 24 farms supported to grow crops when food is most scarce, breaking the cycle of hunger.

 **48**

young women – including seven with disabilities - provided with apprenticeships to gain lifelong vocational skills.



Blessing, weaving apprentice and member of our SNAP disability programme

## Sustainable Development Goals addressed by our work

The United Nations Sustainable Development Goals are a universal call to action to end poverty, protect the planet and improve the lives and prospects of everyone, everywhere, adopted by all UN member states in 2015.

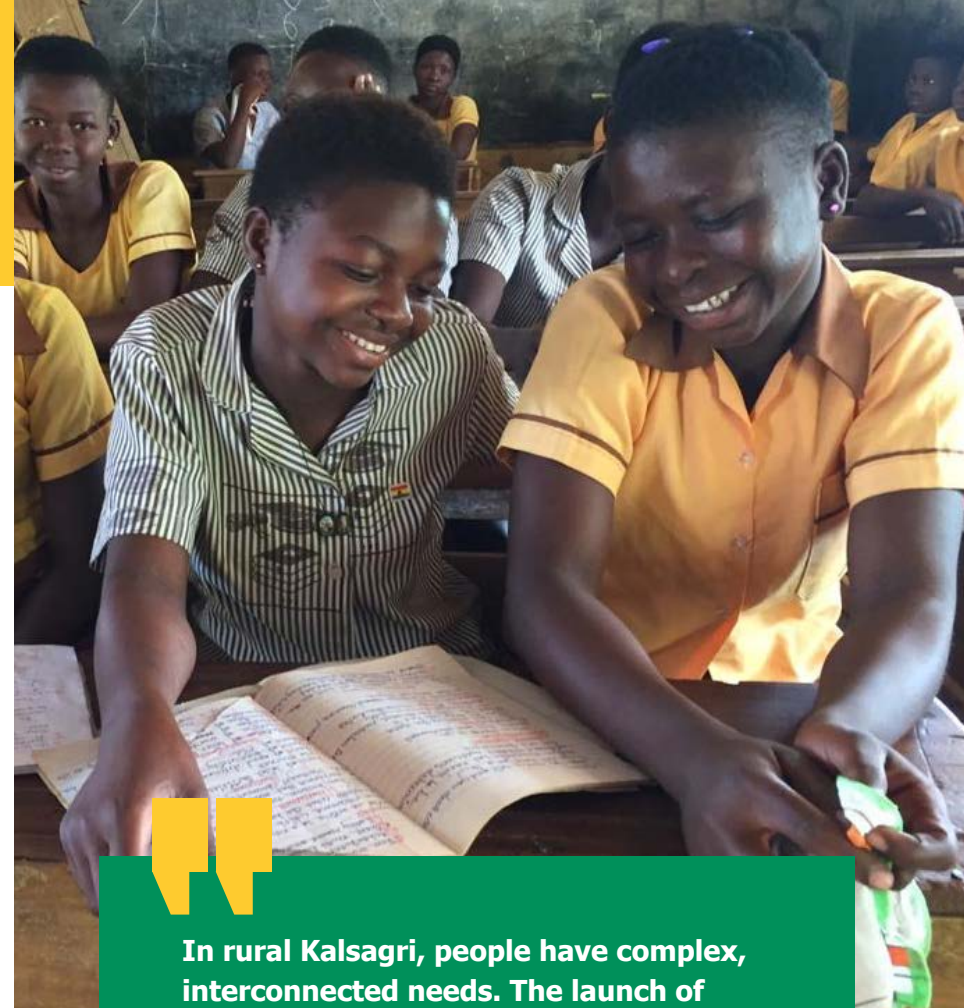


# Kalsagri: Proving the Hub Model works

**January 2023, and our newest Hub was about to launch - with two school kitchens providing lunch for hungry pupils. Jollof rice was on the menu ...and that was just the start.**

Kalsagri is a rural community of small villages connected by bumpy tracks – and entrenched poverty. There was no employment, children often didn't attend school (the previous January there were just 38 pupils across two junior highs) and families with disabled children had to make the long journey to Lawra to attend a SNAP meeting.

We'd begun relationship-building in September 2022 when community leaders, school representatives and the whole community told us they wanted the chance to improve their lives. A few months later, we launched our latest Hub - and thirty-eight pupils immediately became an amazing 126 pupils. Change had come.



**In rural Kalsagri, people have complex, interconnected needs. The launch of Kalsagri Hub has meant an integrated, intensive response that can overcome entrenched layers of poverty. The positive impact of education, enterprise, food security and support for the most disadvantaged is already rippling through the whole community.**

*Sarah Annable-Gardner, Chief Executive*



Left: Paulina and Fidelia, the Nanyaare JHS cooks

Above: Charity and Felicia from Kalsagri JHS on launch day

Tripling school attendance was a fantastic start – and the changes kept coming.

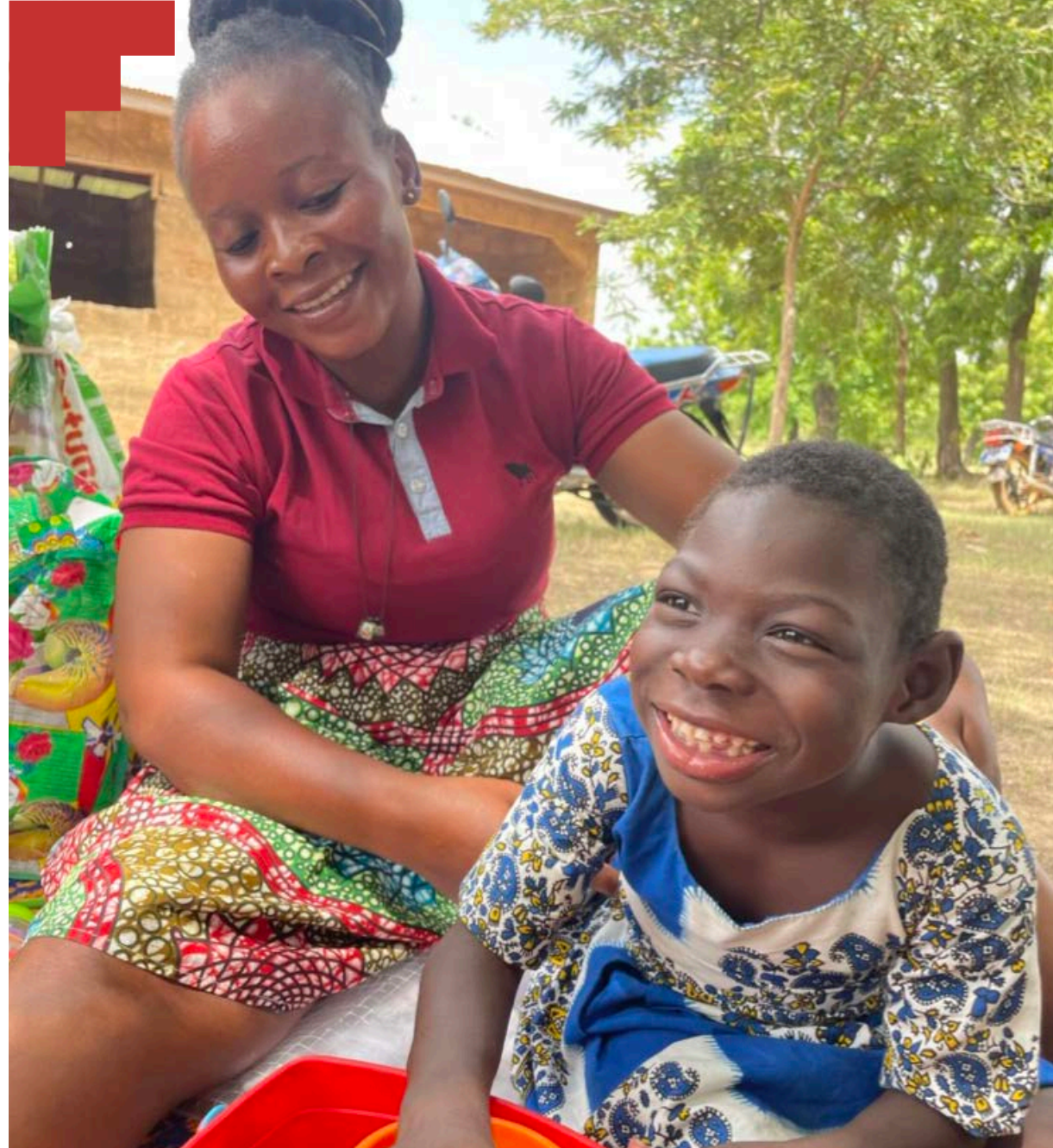
With continued school meals, along with provision of educational materials and monthly sanitary items for the girls, we have maintained a high attendance rate in Kalsagri and Nanyaare Junior High Schools – with average attendance of 93% across the year.

In April, we launched Kalsagri SNAP group - with 52 adults and 17 children, along with the local chief, assembly representative, health personnel and other stakeholders. For parents who had struggled on foot for an hour to attend Lawra SNAP, having a local group was a game-changer. We have continued to hold monthly meetings, with a lively playscheme and speakers covering issues such as reproductive and mental health.

In the autumn, we began the selection process to identify entrepreneurs for our BizATE programme. The team visited people in their homes, to assess their business plans and level of support within the family. In December, five small business owners and one dry season farmer from Kalsagri signed their contracts and received their grants. Their training begins in January 2024.

Four young women from Kalsagri also began vocational training in the autumn, through our apprenticeship scheme – in three years they will be qualified in seamstressing or hairdressing and able to earn a living.

With school attendance up, disabled children and their carers now supported and new businesses and apprentices poised to bring income and skills into the community, it's been an important year for the people of Kalsagri. We look forward to seeing what they will achieve in 2024.



SNAP Co-ordinator, Ernestina, with Berthila, a member of Kalsagri SNAP

## Nandom: New district, new hub, new hope

**Action Through Enterprise is on the move. We've delivered our strategic plan - to make our projects accessible to everyone in Lawra District - two years early, and now we're ready to grow. Nandom District borders Lawra, and the people there are calling for our support. In 2023, we began our expansion, laying the groundwork to replicate our Hub Model and bring hope to another community.**

Around 50,000 people live in Nandom, similar to Lawra. In fact, Lawra and Nandom used to be one municipal district and the two face many of the same challenges: a largely rural population surviving on subsistence farming, with few job opportunities, poor academic results and a lack of inclusion for disabled children.

As part of relationship-building and fact-finding, we conducted extensive meetings with community stakeholders (assemblymen, traditional elders, local government, departmental heads, schools etc) as well as meeting community members across the district. Our Country Director, Gabriel Maanibe, reported that poverty in Nandom was even more critical than in Lawra: "Poverty is real and visible. You can see hungry children. There is a lack of opportunities and no certainty about where help will come from. Everywhere I visited, I could see the excitement on their faces after I spoke about Action Through Enterprise."

Gabriel Maanibe, Country Director, on his way to Nandom



Throughout 2023, we have prepared the groundwork for the launch of Nandom Hub (planned for 2024). After extensive negotiations with the Municipal Assembly, they gifted us a derelict building for use as the Inclusion Centre, and we drew up architect's plans and liaised with builders and engineers.

The Centre will be at the heart of our new operation, providing a safe and clean space for disabled children and their families to meet and a location for our staff, training for entrepreneurs, access to IT for the community and storage for food. Towards the end of 2023, building work began on the Inclusion Centre (pictured below).

Our move to Nandom is driven by extensive local engagement – listening to the community and discovering what they really need. Underpinned by baseline data collection, we can make informed decisions and ensure nothing will go to waste. Our Hub Model is not 'one-size-fits-all' - the work in Nandom will be bespoke, targeted and cost efficient.

We cannot wait to see this old building filled with purpose, and look forward to launching our projects in local schools, backing our first businesses and hearing the laughter of the disabled children and their carers ring to the rafters.

**Action Through Enterprise is committed to partnering with the local communities to end poverty in all its forms, leaving no one behind. The management of the Assembly is therefore committed to giving ATE the necessary support.**

Esther Abaching, Nandom Municipal Assembly

**At ATE, we are excited about Nandom, excited to meet our new communities and start partnering with them. We are excited to meet our new schools and students, and to touch the lives of children living with disabilities and their families. We are excited about the growth we are experiencing.**

Gabriel Maanibe, Country Director



# 2023: A year of growth, a year of 'hellos'



## 1. Happy New SNAP!

What a way to start the year – with SNAP groups holding celebrations with party hats, rousing songs and lots of joy. There was even more joy when it was announced that a new SNAP group would open in Kalsagri later in the year. Ernestina Gan rejoined the SNAP team as education lead.

## 2. Cooking up a storm in Kalsagri

Our newest Hub opened in the village of Kalsagri – with the launch of school lunches in two junior high schools. Within a week, attendance had tripled! These meals, along with educational materials and monthly sanitary items, make all the difference - attendance is now 93%.

## 3. Nandom, here we come!

History in the making for Action Through Enterprise, as we begin our expansion to a new district. Country Director Gabriel Maanibe spent a productive week in Nandom, meeting community leaders, assemblymen and traditional elders. "Everywhere I visited, I could see the excitement on their faces after I spoke about Action Through Enterprise."



## 4. Outstanding leadership

This year, Nathalie Burdet became Chair of Trustees, bringing her experience as a senior marketing professional, along with a love for the work. We also announced the promotion of Kaamil Issahaku to Lawra Manager, where he'll play a key role in ensuring Lawra is always a Centre of Excellence.



## 5. A warm welcome

We've made many new friends and connections this year, with the incredible Lord Austin of Dudley making a number of invaluable introductions. In May, we were delighted to welcome Paul Edwards, British Attaché for Northern Ghana, to the Inclusion Centre to see some of our amazing work.

**My best moment was how happy the children were when they were told to go for lunch. The smiles were heart-warming. I felt it a dream but it was a reality.**

Charity Kyekpo, Hub Manager



### 6. Making huge strides

We invited ten new apprentices to join our VocATE scheme in August – including two with disabilities – bringing the total number in training to 36. One girl, 15-year-old Judith, was forced to drop out of school because of epilepsy, but she’s keen to learn a trade and help her widowed mother. “I have the interest in sewing and I want to support my family.”

### 8. To Lawra with Love - the book!

September saw the launch of Chief Exec Sarah Annable-Gardner’s heart-warming memoir, revealing the true story behind setting up Action Through Enterprise. We think it’s a must-read, revealing the triumphs and challenges of running a small development charity.



### 9. We mean business

In November, we were excited to back five new entrepreneurs alongside two dry season farmers, following an intensive selection process. We are currently supporting 30 businesses with grants, training and mentoring – ATE-supported businesses typically triple their profits.

### 10. Building hope for the future

As the year closes, work begins in Nandom on what will be our second Inclusion Centre. It will be somewhere for disabled children to play, for the community to access computers, for entrepreneurs to train and for our team to work. We can’t wait to see it finished and buzzing with activity in 2024!



### 7. Super September: fundraising bonanza!

Was something in the air? In September, in different events across the UK, eleven absolute legends took on fundraising challenges in support of Action Through Enterprise. By running marathons, cycling up hills or wading through muddy puddles, together they raised an incredible £6,000. That’s enough to feed a whole school for a year.



Right: Janet, a former VocATE apprentice and now a small business owner, uses the computers in the Lawra Inclusion Centre



## Education: Learning, growing, getting results

**Our EducATE programme goes from strength to strength - with a huge 1074 pupils across nine schools receiving daily meals, educational materials and sanitary products in 2023.**

Total enrolment at our schools has increased by 12% from the previous academic year and attendance averages 89%. After extensive outreach work, this is finally above pre-pandemic rates. The impact of getting more children into school, and learning on full stomachs, is an improvement in exam grades. In 2022, Gombile Junior High School (JHS) had the highest pass rate in the whole Municipality and Kunyukuo JHS came first in the Lawra South Circuit. The BECE results at our partner schools were 9% higher than the municipal-wide rate.

We've been getting children into school since 2013 – with now almost 3200 pupils supported and almost 1.6 million meals served. This year alone, we provided 165,606 meals, 6900 educational items, 5016 packs of sanitary pads – and we fixed a lot of desks and chairs! This year we also celebrated the graduation of the first girls from the extremely rural village of Biro to attend Senior High School - an incredible feat that would have been impossible without our support.

### Our Impact

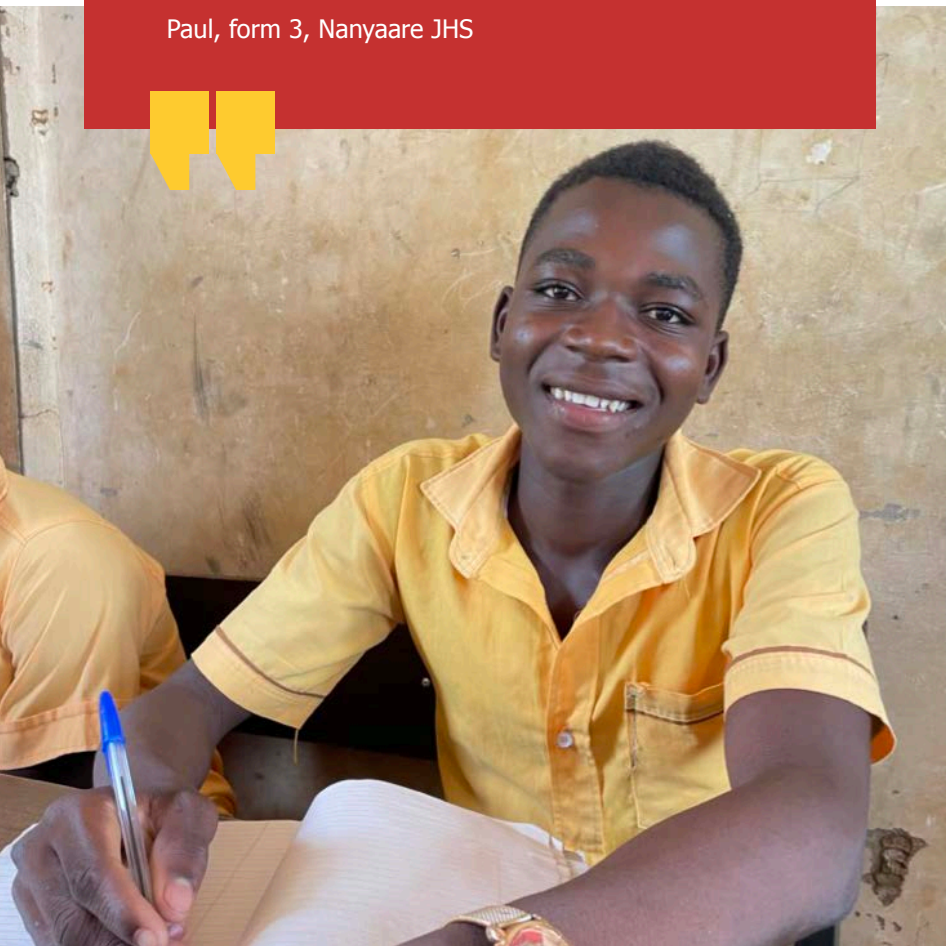
We know that our programme makes a difference - since we started supporting Kunyukuo JHS in 2022:

- Enrolment is up by 39%
- Attendance is now at 89%
- 63% reduction in hunger preventing access to school
- Students have reported a 28% increase in happiness
- Pupils reported an uptake in the value they placed on achieving their education

Left: Sampson, pupil of Bagri Junction JHS and member of our SNAP disability programme

Before the feeding started, we were not regularly in school, we didn't come every day and when we did, school would basically end by 12 as no one could concentrate. Now, our class has grown in numbers and everyone stays and learns until the end of the day. There has been such a difference. I want to study science at university and be a doctor in the future, to come back to my community and help people... and also because it is well paid!

Paul, form 3, Nanyaare JHS



Before ATE was providing sanitary pads, I was using rags. Now we get them every month, it helps us to come to school, to be comfortable and not be embarrassed. We girls are much happier.

Olivia, form 3, Bagri Junction JHS

Above: Mona and Ernestina, form 3, Girls Model JHS

## Enterprise: growing profits, growing skills, growing hope



True to our name, we remain committed to supporting enterprise in the Upper West – with thirty businesses currently engaged in training. This includes five small business owners and two dry season farmers who were granted in November 2023, the majority from our newest Hub, Kalsagri.

Our BizATE programme gives people the financial boost and commercial training they need to build profitable, sustainable businesses - it's the only way communities will become self-sufficient and break the cycle of poverty.

This year, through an intense selection process, we worked with aspiring entrepreneurs on the business plan and shopping list that will shape their activities for the next few years. We then provided the lucky seven with a non-repayable grant and ongoing support through a combination of training and mentoring, focusing on key competencies around core technical skills.

### Outcomes for our businesses:

- ✦ **Profits** On average up by 91%, with some as much as 5x
- ✦ **Family life** 100% had health insurance for the whole family and could feed them all year round; number fully supporting their children in education doubled
- ✦ **Growing businesses** 90% have more customers, 80% have increased profit, 70% are more sustainable, 50% have diversified and 30% are employing/training others.
- ✦ **Assets** Number owning a vehicle up by 50%; number owning home doubled; number owning their own smartphone, increased fivefold

The sewing machines I bought with the grant have enabled me to train my apprentices so they can work on more technical designs. Formerly, customers would come but I only had one machine so everything would take a long time. Now, even customers from Wa come to me as they know they can get their products quick. Before I was working hand to mouth, I almost closed my shop. Now, my business is thriving! And I have just supported my daughter to start Senior High School.

Rashid, tailor with 19 apprentices, granted November 2022

**It's not just the money, it's what you have taught me. I used to just sit, put my items on the stall and wait for customers to come to me. Now, you've taught me to reach out and look for sales. BizATE has put fire in my heart that makes me be up on my toes for my business. I would rate my mentor Sylvester 12 out of 10 if I could!**

Margaret, grain seller and mother of disabled child, granted in 2021



The programme (which lasts 18 months) was delivered by our local staff, in the local language of Dagaare, backed up by workbooks for the participants and a handbook for trainers. BizATE has been honed over several years, with input from international experts, local staff and recipients - it's the same training and competencies approach as major businesses apply globally.

This year's two dry season farmers also received technical training from our partners in Lawra Municipal Agricultural Department, alongside the general programme, ensuring they can effectively grow food all year round.

**I have so much passion for this work because that is where I make money to support my family. I am happy with the current state of my business, but would like to expand my shop and increase my profit margin.**

Mary, seamstress with ten apprentices, granted in 2023



# Apprenticeships: A life-changing opportunity for young women, their families and the whole community

For the thirty-six young women currently engaged on our VocATE apprenticeship scheme, the chance to learn a trade will impact their lives for years to come. Their three years' training creates opportunities, economic security and hope that ripples through a whole community and down the generations.

This year a cohort of ten young women joined VocATE. Without our support, none of them could have afforded the £700 for fees and equipment – with us, they can learn and market a skill, support their children, inspire their daughters and make their community proud.

We had over 100 applications for just 10 places, showing how keen people are to improve their lives. Twenty shortlisted candidates received home visits and a workshop at our Inclusion Centre – in which they and their families were questioned about their commitment. Finally, we chose the lucky ten – including two girls with disabilities and four from our new Kalsagri Hub. Their adventure as a VocATE trainee had begun.



**I want to use the opportunity to tell all school drop outs that it's not the end of their life if they cannot continue schooling. If school fails you, learning a trade is the next option. It is not as easy as we see it, but I believe, with respect, humility and passion you can learn a trade and tomorrow it will earn you a job and you will be useful to the community in which we live.**

Abigail, 2nd year weaving apprentice



Orientation day in September was very busy, as trainees and their 'masters' attended a workshop at our Inclusion Centre and collected equipment (sewing machines, looms etc), learning materials (which we buy in bulk) and bicycles (so they can get to work).



**I had the dream to be a seamstress someday, so this is a dream come true. My husband is a carpenter and my whole extended family depends on his work, which is not even working well for him. I want to learn the trade in sewing so I will be able to support my husband to take good care of the children and family.**

Esther, 1st year seamstress apprentice

One of the great successes of VocATE is giving young disabled women the opportunity to learn a trade – with two new disabled apprentices starting in 2023, bringing the total to seven currently in training. Girls who were previously written off now have the chance to earn their own living - and challenge the deep stigma around disability.

We continue to monitor the women throughout their apprenticeship, stepping in when there are problems with equipment, attendance, pregnancy etc and supplying monthly sanitary items. This regular contact ensures our £700 is well spent – and when the next cohort graduates, we'll be ready to support them as they set up their businesses.

**VocATE has given me a second chance in life after several failures in education. Now I boast of owning a business that looks promising.**

Patricia, weaving graduate and now small business owner with two apprentices



## Inclusion: changing more and more lives

### A project of hope for the whole community

Another year of growth for our Special Needs Awareness Programme (SNAP), reaching 588 disabled children and carers across six locations, including our new Hub in Kalsagri.

Monthly meetings - where families share experiences, learn, laugh and sing - continue to thrive, with 69 meetings and average monthly attendance of 243.

With three SNAP co-ordinators, we've now defined individual responsibilities around health and welfare, play and education. Ernestina Gan (education lead) and the team supported 10 children to go to special school and 89 children to attend mainstream education.

We doubled health insurance renewals, giving 300 children and carers access to vital basic healthcare. The team carried out 574 home visits to people unable to attend or needing support between meetings.

We aim to leave no-one behind, and every day our team dedicates itself to that mission.

**SNAP has taught me to be patient with my child. My child can now understand speech well and can speak 'small small'. Other community members are happy and proud of my child's transformation.**

Funiabo, mother of Tierkanye, Bagri SNAP

The big change this year has been the launch of a SNAP group in Kalsagri, where we opened a new Hub. Kalsagri is a very remote community, with a lot of need, and the SNAP group is already changing lives.

Esther Bekah, SNAP Co-ordinator

### We conducted an in-depth survey with nine SNAP families across all six SNAP groups:

- ✦ **Education** 56% were now attending school – none had before, and they all said it was only possible because of ATE.
- ✦ **Health** All disabled children and main care-giver have health insurance, and all stated it had improved their child's health.
- ✦ **Wellbeing** On a scale on 1-10, respondents reported an average 29% swing towards feeling happy/calm. Everyone said their anxiety had decreased since attending SNAP.
- ✦ **Challenges** All said caring responsibilities impact their capacity to generate income. Most had experienced discrimination and some reported actual harm or advice to abandon their child.



**My main aim was to make SNAP members feel accepted in society without a single discrimination. When they have problems, they come to us and we counsel them and help them. We, the social workers, are the voices for the people.**

**Through monthly SNAP meetings across six Hubs, I became a motivational speaker, inspiring parents to have patience, as well as making parents laugh even in the midst of their problems. It's my favourite part of the job.**

Helen Gala, SNAP Co-ordinator



The impact of SNAP on individual lives can be profound. For Zunuo (above), getting her epilepsy under control means she can throw herself into her apprenticeship (provided through our VocATE scheme), where she is learning to be a seamstress.

For Tiertto (right), who has two disabled children, the provision of a bicycle has cut her travel time to SNAP meetings from two hours on foot whilst carrying Julita, to under an hour.



**The main reason I love the SNAP meetings is seeing others with disabled children means I know I am not alone. Others have the same children, and they are happy! I have learnt new things, I worry much less, life has improved.**

Tiertto, mother of Julita and Charles, Dowine Hub



**SNAP has greatly reduced my anxiety towards my daughter's health condition. Now we receive medication to keep Zunuo's epilepsy under control, she has stopped using her wheelchair, she is strong and is able to walk well. People don't fear her in the community anymore – we are respected.**

Janet, mother of Zunuo, Tanchara Hub



## Lawra and beyond: growing excellence



**The development of Lawra as a Centre of Excellence continues to bring opportunities to the people of Lawra – and provides the strong foundation for our expansion to Nandom. The dedication and professionalism of our team is key to everything, and our Lawra team will play a crucial role in training the new Nandom staff. They will learn from us, and we’ll learn from them.**

We now have six thriving Hubs in rural communities across the district, each one served by a dedicated Hub Manager. Our Inclusion Centre, in Lawra Town, offers a beautiful, clean, safe space for our staff to work, and for the community to gather and learn. From SNAP meetings to apprentice induction to business owner training, the Centre is a busy, buzzing environment, the quality facility the community deserves.

The IT Suite – though it needs upgrading – gives pupils and the wider community some precious access to computer technology. This year, we were delighted to be awarded the Findel CASTME Education Award from the Commonwealth Association of Science, Technology and Mathematic Educators in recognition of our work in increasing awareness of STEM (science, technology, engineering and mathematics).



**The baton is now in my hands. The staff are willing to work, everyone is putting in their best. Training is the key, and everybody is ready to learn. Knowing that what you do every day is very crucial and you need to keep improving your knowledge.**

Kaamil Issahaku, Lawra Manager

**I was just a housewife who could not support my husband, who is learning a trade, and life was very tough for us. Since I got employed by ATE, things are better. I can buy books, pencils and shoes for my children and also support my husband with transport to his work. God bless ATE.**

Paulina, cook, Nanyaare JHS

Action Through Enterprise brings opportunity to the people of Lawra – and that includes our own staff. We now employ more than thirty people there – eight managers and co-ordinators, along with cooks and support staff.

Our twenty-two cooks work in school kitchens across the whole district, dedicated to ensuring children get a hot, healthy meal every day – and often bringing the only income into their own households.

We also love promoting young talent, and are delighted that Kanyiri Kuube-Issan (right) has chosen to spend his mandatory national service working with us, after gaining a remarkable first class degree in Biochemistry. Kanyiri has been supporting the charity's work since he was a teenager - now, his focus is on baseline data collection in Nandom, building relationships and gaining the evidence we'll need to decide how to implement our expansion.

**Thank you to ATE. It's not only a support system to me personally, it instils in people the belief that it doesn't really matter where you come from or your starting point, you can still make it, with the right support. And that is the kind of support ATE is giving.**

Kanyiri Kuube-Isaan, Impact Manager



## Reaching out: new friends, new supporters

As Action Through Enterprise expands its activities, we have also expanded our network - making connections that widen our supporter and ally base and our professional connections across the sector, across Ghana and beyond.

We've always enjoyed telling people about our incredible impact in Lawra. Now - with a strategic plan to replicate that impact in other districts and potentially other countries – it's never been more important to share our story, our model and our mission.

2023 has been an exciting year for new connections. Huge thanks to Lord Austin for introducing us to so many brilliant people, notably Lord Boateng and Lord McConnell, who have opened doors and given invaluable insight. Plans for an event in the House of Lords are underway for 2024. We've also had many interesting meetings with NGOs, influencers and businesses, in the UK and Africa, and can't wait to see where these new relationships lead.



**Thank you for taking the time to show me all the work you're doing to provide the training and skills that change a young person's life.**

Paul Edwards, British High Commission Northern Ghana Attaché

**ACTION  
THROUGH   
ENTERPRISE  
GHANA**





**Fantastic to meet Lord Boateng, to share our passion for Ghana and the importance of developing the northern regions to fight poverty and build resilient communities. What an inspirational man.**

Sarah Annable-Gardner, Chief Executive



One highlight was the visit to Lawra in May by Paul Edwards, Britain's Northern Ghana Attaché, and his team. The Ghana team was able to show him round a packed Inclusion Centre, full of school pupils using the IT Suite, entrepreneurs receiving training and disabled children and their carers gathering for a SNAP meeting.

This year, we have deepened our relationship with several fantastic funders and have been thrilled with increased support and therefore an increased annual income! We are so grateful to all of the wonderful trusts and individuals that are committed to supporting us. Long term relationships make it possible to deliver our work in Lawra and look to the future.

Our monthly income from our base of long term donors makes all the difference. To everyone who supports us in this way, thank you so much.

We're also delighted to have grown our volunteer base this year, with new friends helping us in all sorts of ways. Baking cakes, training our staff, helping us improve our technology...the opportunities to make the most of skills and energy are endless! Please get in touch if you'd like to be more involved.

Edelman PR donated some staff time to work with us on honing our messaging. They recognised our three key strengths as heritage, reputation and behaviour - and we're happy to build on those strengths as we continue to reach out to new friends and collaborators.

# Fantastic fundraising

We can't thank our brilliant fundraisers enough for all their hard work and support. Big or small, every contribution makes a difference!



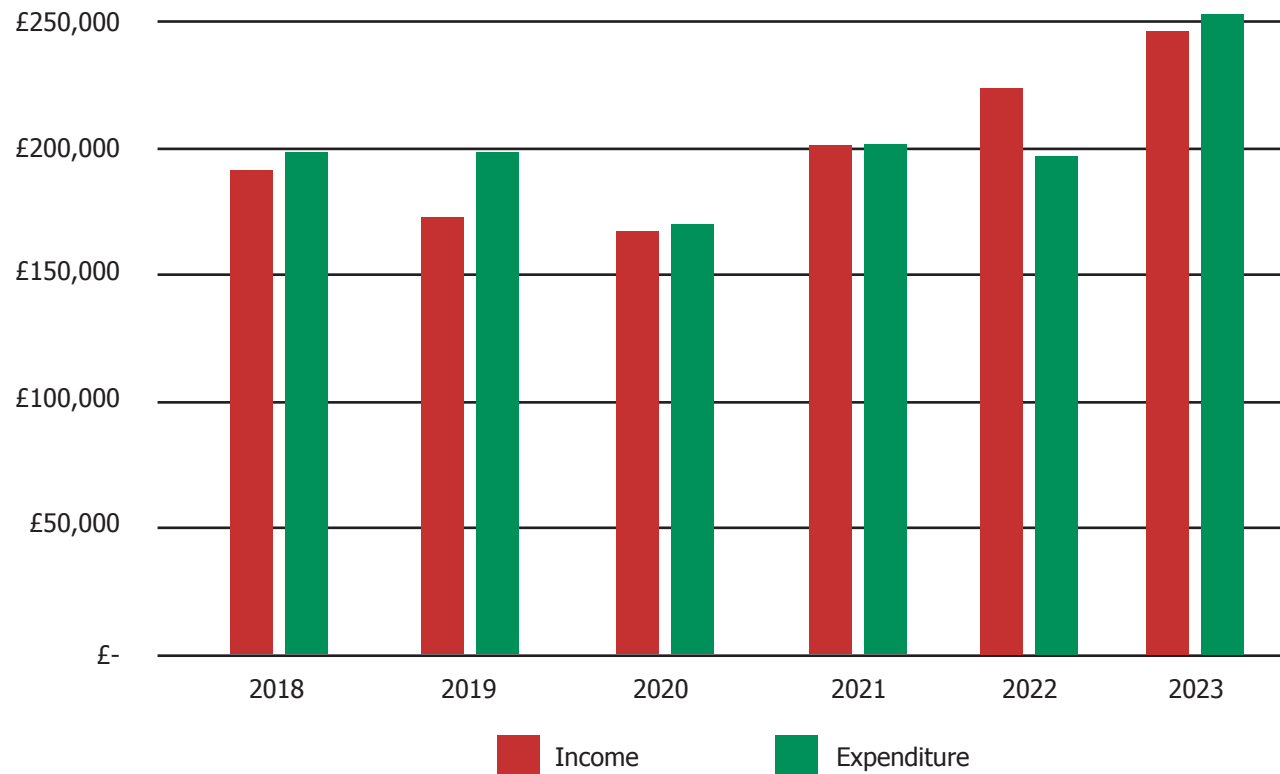
# Financial summary

We are proud of our financial transparency, systems and security - our UK and Ghana team function as one finance unit, collaborating on budgets, transactions and financial reporting. This year, we have further developed our financial processes, introducing more checks and balances to safeguard both our staff and our organisation.

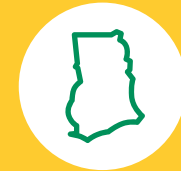
**Action Through Enterprise uplifts a whole community of over 50,000 people for less than £250k a year. It's tremendous value for money and I back it all the way.**

Sir John Sawers, former UK Ambassador to the UN and Chief of MI6

## Action Through Enterprise Income & Expenditure



Out of every £1 you donate:



**82p**

goes directly towards project costs in Ghana



**11p**

is spent on fundraising



**7p**

is spent on administration costs



Kanyiri Kuube-isaan, Impact Manager, heading to Nandom to collect baseline data

## ReplicATE: Action Through Enterprise grows, bringing ambition and hope

**2023 has been a vital year, building on the success of our first decade and laying the groundwork for expansion and excellence in the next. We look forward to 2024 with a message of ambition and hope for the people of Upper West Ghana.**

We began, back in 2012, by listening to the people of Lawra – and have now evolved into a locally-led charity with a model that puts community and local expertise at its heart. That model works – six thriving Hubs in Lawra prove that – and now we are taking our approach to the people of Nandom.

With building work already underway, we aim to complete our Inclusion Centre in Nandom in spring 2024, ready for us to begin recruiting the local team that will drive our future work in this new district. Our Lawra team will play a key role in the training and induction of Nandom staff.

Alongside extensive community engagement, we will conduct in-depth baseline data collection – ensuring that we launch the projects the community needs.

Replicating our Hub Model in a new district is an exciting and challenging next step for Action Through Enterprise. With the commitment of our supporters, the passion and professionalism of our team and the engagement and motivation of the people of Nandom, we believe profound change is coming.

# Get Involved

We are so grateful to everyone who supports us.

If you're interested in finding out more about getting involved with Action Through Enterprise, please reach out to us!

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Small charities can make a tremendous difference, and this one clearly does. I am really, really impressed by what you are doing, at the granular nature of what you're doing, by the fact that you are embracing localism. Partnership and localism are the way in which development is successful, and I want to wish this wonderful charity every possible success as it goes forward.

Rt Hon Andrew Mitchell MP - Minister for Development and Africa 2022-2024

Before VocATE, I was just nobody in the community. Now, the community sees me as an asset and a very important person to them, because I am an upcoming weaver. I am expecting to learn, and learn harder, so that tomorrow it will help me do a good job for the people of my community - at my own shop, someday. I'm also looking forward to training some other young ladies to also become somebody.

Abigail Kog, 2nd year weaving apprentice, Dowine



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**Twitter**

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## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

### INCOME & EXPENDITURE ACCOUNT

	Total Funds Year to 31 December 2023 £	Unrestricted Funds Year to 31 December 2023 £	Restricted Funds Year to 31 December 2023 £	Total Funds Year to 31 December 2022 £	Unrestricted Funds Year to 31 December 2022 £	Restricted Funds Year to 31 December 2022 £
<b>Income</b>						
Emergency Appeals	0	0	0	0	0	0
Donations	91,768	91,768	0	92,016	92,016	0
Monthly standing orders	27,357	27,357	0	28,902	28,902	0
Grants	110,382	23,000	87,382	83,410	42,700	40,710
Commercial income	0	0	0	0	0	0
HMRC tax refunds	12,694	12,694	0	19,467	19,467	0
Other income	0	0	0	0	0	0
Interest received	1,950	1,950	0	202	202	0
<b>Total Receipts</b>	<b>244,151</b>	<b>156,769</b>	<b>87,382</b>	<b>223,997</b>	<b>183,287</b>	<b>40,710</b>
<b>Expenditure</b>						
<b>Project Costs</b>						
EducATE	122,847	58,379	64,468	73,990	44,366	29,624
BizATE	21,825	6,523	15,302	23,086	4,930	18,156
VocATE	13,747	5,347	8,400	14,121	14,121	0
Dry Season Farming	10,816	5,995	4,821	14,656	10,657	3,999
SNAP	40,181	35,830	4,351	36,350	26,366	9,984
Total project costs	209,416	112,074	97,342	162,203	100,440	61,763
<b>Administrative Costs</b>						
Fundraising investment	27,231	27,231		20,141	20,141	0
Charity infrastructure and management costs	17,302	13,702	3,600	13,720	13,720	0
Total administrative costs	44,533	40,933	3,600	33,861	33,861	0
<b>Total Expenditure</b>	<b>253,949</b>	<b>153,007</b>	<b>100,942</b>	<b>196,064</b>	<b>134,301</b>	<b>61,763</b>
<b>Excess/(Deficit) of income over expenditure</b>	<b>(9,798)</b>	<b>3,762</b>	<b>(13,560)</b>	<b>27,933</b>	<b>48,986</b>	<b>(21,053)</b>

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

### STATEMENT OF ASSETS AND LIABILITIES

as at 31st December 2023

	Total Funds 31 December 2023 £	Unrestricted Funds 31 December 2023 £	Restricted Funds 31 December 2023 £	Total Funds 31 December 2022 £	Unrestricted Funds 31 December 2022 £	Restricted Funds 31 December 2022 £
<b>Assets</b>						
<b>Cash</b>						
UK current account	15,216			45,977		
UK deposit account	40,246			20,015		
60 Day Notice account (Cambridge & Counties Bank)	25,084			25,000		
120 Day Notice account (Hampshire Trust Bank)	75,000			75,000		
Ghana current account	863			217		
Cash held in Ghana	3			1		
<b>Total Assets</b>	<b>156,412</b>			<b>166,210</b>		
<b>Total Fund Value</b>	<b>156,412</b>	<b>150,412</b>	<b>6,000</b>	<b>166,210</b>	<b>146,650</b>	<b>19,560</b>

The attached notes form part of these financial statements.

Approved by the trustees on 8th May 2024

and signed on their behalf by Nathalie Burdet (Chair) and Andrew Ritchie (Treasurer)

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

### NOTES to the accounts

1. These financial statements have been prepared on the receipts and payments basis.
2. Overall, income increased by 9% compared to the previous year, reaching a total of £244,151. Expenditure increased by 30% to £253,939, resulting in a deficit for the year £9,798.
3. The increase in income was largely due to making more successful grant applications. Income from grants increased by 32% to £110,382. Income from corporate sponsors decreased slightly, by 5%, to £36,738. Other income categories remained consistent with previous years, although income from Runners/Challenges produced a record result by raising £22,901, with supporters and trustees being sponsored for taking part in the Paris Marathon, the Reading Half Marathon and various Tough Mudders, etc. The vast majority of our regular monthly supporters continued making regular donations via standing orders.
4. The increase in project costs was primarily driven by the EducATE project and the school feeding programme, as we extended our reach from 7 to 10 schools. Expenditure on food for the schools increased by 155%, from £21,756 to £55,563. This was due to three factors: (i) the increase in the number of schools, (ii) more children attending school regularly, and (iii) the increased unit cost of food. There was a 2% decrease in expenditure on the other projects taken together, although expenditure on SNAP increased by 11%, where we added an extra staff member in Ghana, as we were attracting more people to the programme. Please refer to the Annual Report to see more details on our projects.
5. The increase in administrative expenditure remained in line with the total increase in expenditure, comprising 17.5% of the total. Fundraising costs increased by 35%, which was commensurate with the increase in grant income. Infrastructure costs increased, partly due to the time spent on this by a senior manager in Lawra, but the total remained below 7% of total expenditure.
6. UK based employees' payroll costs are allocated to the charitable projects, fundraising and administration in proportion to the time spent on these activities.  
  
In 2023, the UK based Operations and Projects Support Officer was promoted into the new position of Programmes and Impact Manager and worked in Ghana in May and June.  
  
The Chief Executive was remunerated for 3.5 days work per week and spent 60% of the time working on projects, 25% on fundraising and 15% on ATE's administration.  
  
While in the UK, the UK based Programmes and Impact Manager spent 75% of the time working on ATE's projects and 20% spent on fundraising, with 5% spent on management and administration. During the period worked in Ghana, the split was 30% EducATE, 19% BizATE, 8% VocATE, 8% Dry Season Farming, 30% SNAP and 5% Infrastructure & Management.  
  
The Administration and Finance Officer spent 95% of the time administrating projects and 5% dealing with other administration.  
  
The Director of Operations based in Ghana spent 20% of the time on EducATE, 30% on BizATE, 10% on VocATE, 10% on Dry Season Farming, 15% on SNAP operations and 15% on management and administration in Ghana.
7. Action Through Enterprise continued to increase the full-time Ghanaian staff who worked on rolling out projects to the various communities in the Upper West Ghana region using the successful hub model. We increased this team from 11 to 12 people as we expanded our operations. In 2023 we employed 4 additional cooks in our supported schools' kitchens, taking our total to 23. All the staff, including the cooks, received the full benefits of being regular employees, including Tier 2 employer contributions to their state pensions, with personal pension pots. Action Through Enterprise works with the Petra Trust to manage all Ghanaian based staff's pension funds.

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

### NOTES to the accounts (continued)

8. Expenditure on fundraising increased from previous years as we employed a part-time fundraiser, although the cost per Pound raised only increased by 2% to 11%.
9. Charity infrastructure and management costs increased by £3,583 (26%) compared to the prior year and again represented 7% of total expenditure. The increase was primarily due to more time spent on this in Ghana.
10. Overall, total administrative costs increased by £10,672 compared to the prior year, and comprised 18% of expenditure (2022: 17%).
11. ATE usually aims to use restricted funds immediately, so they are often used in the year they are donated, but sometimes they are given towards the end of the year and therefore have to be carried over to the following year. £87,382 restricted funds were received in 2023 and £19,560 were brought forward from the previous year. All of these funds were used in 2023 apart from the £6,000 received at the end of December. This was carried forward to 2024.
12. The charity's total funds balance was £156,412 at the end of the year. This is equivalent to 7 months' expenditure based on the cost of operations in 2023. The trustees are aware that increased funding will be required to enable the growth in activity planned for 2024.

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

### Independent Examiner's Report to the trustees of Action Through Enterprise

I report on the accounts for the year ended 31st December 2023 which are set out on pages 1 to 3.

#### 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;

and

to state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



**Stephen Sherman FCA**

10, Burdett Street, Ramsbury, Wilts.

Date: 28/06/2024

**ACTION THROUGH ENTERPRISE**

England & Wales - Charity number 1149988

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# Accounts

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**ACTION**  
**THROUGH** ★  
**ENTERPRISE**  
**GHANA**



# Annual Report

## 2022

Registered charity number: 1149988



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Cover image: Ntyerne, a weaver first supported in 2012

Left: Community meeting in Bagri Hub

## About Action Through Enterprise

# Celebrating the first ten years, planning for the next



## 2022 has been exciting, pivotal and impactful for Action Through Enterprise, in four key and interconnected ways:

**1** We've celebrated ten amazing years as a dynamic small charity operating in Lawra, Upper West Ghana, where we work with rural communities to tackle poverty and create opportunities. The anniversary has enabled us to highlight – through inspiring, transformational stories – the incredible impact of our work, allowing us to reach beyond our current supporter base to build new connections.

**2** We've used our tested, holistic, community-focused and replicable Hub Model to expand our vital work in education, enterprise and inclusion. Tanchara Hub was launched successfully in 2022, brilliantly managed by Charity Kyekpo, our first female Hub Manager.

**3** We've ramped up work with young women, running a pilot project to get girls into Senior High School. Supporting women is the most effective way to raise the opportunities of a whole community, and we're delighted to see so many incredible role models emerging.

**4** We've consolidated our strong base in Lawra – including the opening of an IT Suite in our bespoke Inclusion Centre – and have begun planning an important expansion to a new district, Nandom, where we aim to launch in 2024.

This year has been about growth – in our impact and reach, in the confidence within our impressive team and in the scale of our ambition.

### How we work

Our Hub Model enables our skilled team to work with rural communities in a highly effective way.

Led by a dedicated local manager, Hubs bring together three main areas of activity: education, enterprise and inclusion. This means we reach people in many different ways - and the impact is strengthened across the whole community.



## Message from the Chair of Trustees

**I am constantly amazed at the daily impact that Action Through Enterprise achieves. As a member of the staff WhatsApp group, I see what team members do each day, expressed in words and photos. These reports are generally rather matter of fact – because to our staff they are the reality of the communities where they work. However, to someone like me, they are awe-inspiring and special.**

Every day our team make significant positive changes to people's lives. Light is brought into children's lives, children living with challenges and in circumstances where little light seems to exist. Education becomes attractive and feasible, where otherwise it would likely fall by the wayside. Businesses are kickstarted, mentored, trained and encouraged, bringing real money into communities that are in desperate need of it. I could go on to give you a long list of similar daily impacts – and I hope this Annual Report allows you to engage with our life-changing work, as I do each day on WhatsApp.

2022 was undoubtedly our best year so far. All key building blocks were (and still are) in place. The most important of these building blocks are our methods and our people. Our methods are based on our Hub Model, which is now embedded and very successful. Our people are a group of fifty made up of staff, trustees and other key volunteers. If these fifty succeed, then donors support us and beneficiaries receive the helping hand they desperately need. In 2022, the fifty succeeded!

This is my last "Message from the Chair". As of May 2023, I will stand down as Chair to be succeeded by

the very talented Nathalie Burdet. I am lucky enough to still be very involved in various roles, including working with our team on business development and training.

What started 11 years ago as an interesting project for me - where I thought I could do a bit of good and experience things that I had not previously – has become the richest learning experience of my life. I will forever be grateful.

I know that our charity will continue to thrive and grow with Nathalie as Chair, the plans for the next few years are very exciting. There will of course be challenges, there always are.

So, thank you for supporting Action Through Enterprise - it's been a great journey and we've only just begun.

**Charles Gardner**

# Ten years of changing lives



**2,456**

children across nine schools provided with free school meals and essential materials to support their education since 2013.



**127**

small businesses supported to kickstart sustainable enterprises since 2012, such as weavers, carpenters and dry season farmers.



**1.4 million**

nutritious school meals enjoyed by children in Lawra since the launch of Action Through Enterprise.



**417**

marginalised disabled children and their families reached, creating opportunities across five support groups.



**84**

dry season farmers on 22 farms supported to grow crops when food is most scarce, breaking the cycle of hunger.



**35**

female apprentices provided access to apprenticeships to gain lifelong vocational skills.



Sandra, a small business owner from Tanchara supported in 2022

## Sustainable Development Goals addressed by our work

The United Nations Sustainable Development Goals are a universal call to action to end poverty, protect the planet and improve the lives and prospects of everyone, everywhere, adopted by all UN member states in 2015.



# Tanchara: Hub of hope

January 2022, and the opening of Tanchara Hub was full of exciting firsts: the first new Hub since Covid; the first Hub to have a female manager; the first in which the (year-long) engagement process was run entirely by our Lawra team, with 'remote' support from the UK.

Tanchara is proof that our Hub Model is effective and repeatable. We are so connected with the community, and our manager Charity is soaring in her work and carrying the Hub with her. The impact is huge and will only grow.

Gabriel Maanibe, Country Director

It was probably our best launch ever.

It began with the opening of school kitchens at Kunyukuo and Koro Junior High Schools, where attendance has now grown from 50% to over 80%. Fewer children are travelling south to find money and food – a big challenge in Tanchara – and are now studying on full stomachs, using educational materials provided by Action Through Enterprise.

2022 was the year that kept the hopes and dreams of the poor and young people of Kunyukuo alive, by the helping hand of Action Through Enterprise. The issue of children dodging home to eat is a thing of the past. Teachers were blessed with some text books which is facilitating their teaching. And monthly provision of sanitary pads means female students feel well protected and do not absent themselves from school. We say 'Barika yaga zaa' (Thank you very much).

George Nayasama, Head Teacher, Kunyukuo JHS



Lawrencia and her mother Kuupar from Tanchara

In the spring, we launched Tanchara SNAP with around 30 families with disabled children. Now, 85 families attend monthly meetings full of play, singing, education for the children and talks on hygiene and health for the parents. Provision of medication, sanitary towels and disability equipment also help the numbers grow, with children who were previously hidden away being brought into the light.

**SNAP has greatly reduced my anxiety towards my daughter's health condition. Now we receive medication to keep Zunu's epilepsy under control, she has stopped using her wheelchair, she is strong and is able to walk well. People don't fear her in the community anymore – we are respected.**

Janet, mother of SNAP member Zunu from Tanchara



**At first it wasn't easy, a lady addressing the chiefs and community leaders. I was seeing myself as too small to play such a role. But with time and encouragement, especially from my team, I won their trust. I can truthfully say my confidence grows almost every day. My main hope for Tanchara is that we get the funds to support more girls.**

Charity Kyekpo, Tanchara Hub Manager

Tanchara Hub is one of our most vibrant Hubs, a great illustration of how careful engagement pays off. The key stakeholders are thoughtful, proactive and full of suggestions. And people have responded well to our first ever female Hub Manager, Charity Kyekpo, who has fast become a role model within the community, especially for the girls.

November was a big moment in Tanchara for eight small businesses – weavers, sewers and a hairdresser – who were awarded grants, along with two dry season farmers. They were able to invest in stock, equipment and training, like Rasheed, who recruited apprentices and bought new sewing machines to grow his tailoring business.

**Before, I was working hand to mouth, I almost closed my shop. I only had one machine so everything would take a long time. Now, even customers from Wa come to me as they know they can get their products quickly. Business is thriving!**

Abdul Rasheed, tailor

# Our charity in 2022: Happy 10<sup>th</sup> anniversary to Action Through Enterprise



## 1. Fantastic Tanchara

Our newest Hub opened in January, led by our first ever female manager, Charity Kyekpo. Now, pupils are learning on full stomachs, there are eight new businesses and a vibrant SNAP disability group.

## 2. Computer says YES!

Tackling digital as well as food poverty, we've opened an IT Suite, courtesy of SEGA, who donated 28 computers. Thanks to Charlie Haw, who travelled to Lawra to set it up. Free to all, people who've never seen a computer before are getting connected.



## 3. A Star is Born!

Lucy was the hit of our Anniversary film, speaking of her plans to become a midwife, to give something back to her village – and to be a female role model. She already is. Thanks to Asif Noorani for producing such an incredible film.



## 4. Play Time

Beautiful scenes, as long-standing volunteer Dee Anderson trained the SNAP team in using play activities with disabled children. Dee spent four weeks in Lawra and made such a difference.



## 5. Meet the Experts

We're pushing the professional development of our staff, including newcomer, Helen Gala. Helen helps run our SNAP disability network, in the Inclusion Centre and across five locations.





### 6. Looking Good

We're delighted to have had a makeover from the wonderful people at Thinkfarm, who've given us the forward-looking branding that goes with our exciting plans for the future.



### 7. Weave it to us!

Peter, who makes gorgeous traditional smocks, is one of 13 new small business owners we're supporting across Lawra.

### 8. Field of Dreams

Our support of Dry Season Farmers goes beyond providing vital equipment to farm arid soil. We held a lively training session, teaching them how to grow profits as well as food.

### 9. Life-changing transformation

When we began SNAP ten years ago, most disabled children in Lawra were hidden away, with few chances in life. Today, Patience is one of five disabled young people embarking on an apprenticeship in dressmaking, hairdressing or weaving through our VocATE scheme.



### 10. Coming soon...

Our newest Hub, Kalsagri, opens in January 2023, when two schools begin providing school lunch. From community elders to pupils, we've spent 2022 building relationships with a new community.

### 11. Money, Money, Money

We can't do anything without it – or without you, our marvellous supporters. New trustee Nathalie Burdet even stopped off for the Accra Half Marathon on her way up to Lawra!

### 12. CelebrATE!!

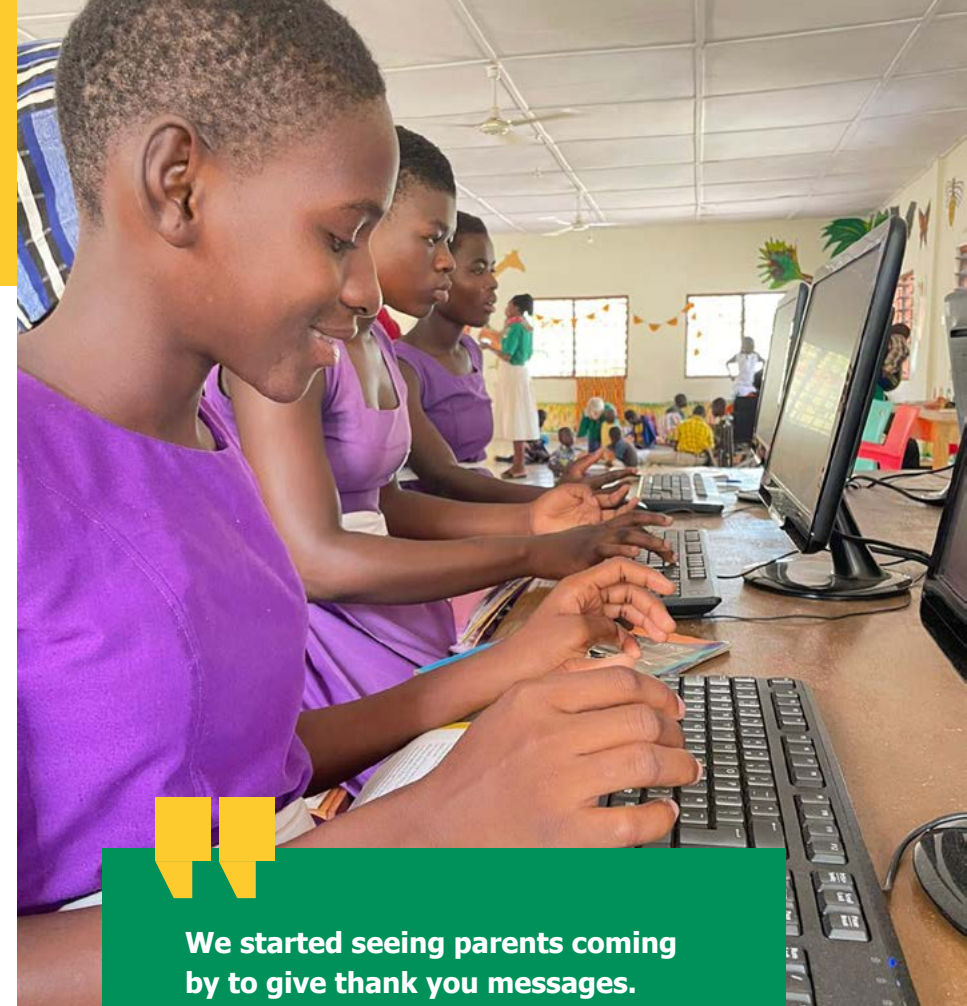
From a swinging party in Hungerford to a well-connected event at the Royal Overseas League (generously hosted by Sir John Sawers), to Sir John talking about us on Sky News with Kay Burley, we've marked our 10th Anniversary in style. Please keep supporting us and give the people of the Upper West even more to celebrate in 2023 and beyond.



Right: Dr Nick Westcott, ATE CEO Sarah Gardner, and Sir John Sawers

## Inclusion Centre: Fighting digital poverty

Our Inclusion Centre in Lawra town has continued to be the beating heart of our operation. The purpose-built space, now in its third year, is a lively hub of activity where small business owners receive training, staff have a safe and clean place to work and families with disabled children can gather for SNAP meetings, which go from strength to strength. Our big news in 2022 - the opening of an IT Suite.



We started seeing parents coming by to give thank you messages. School children coming for IT lessons. SNAP mothers, for many of them first time seeing a computer, touching a mouse and seeing displays on the computers, marvelling.

Gabriel Maanibe, Country Director



This well-cared for and well-loved Centre benefits the whole community – and in 2022 we made some significant additions to the facilities.

Local artists created incredible wall decorations, turning a practical space into a beautiful one. We set up a library area, with books the whole community can use. And we opened a ground-breaking IT Suite, giving the people of Lawra their first access to this technology.

The Suite of 28 fully-networked computers is free of charge to the community, with a particular focus on rural school children. Since opening in September, almost 100 pupils from Girls Model JHS, Karbo JHS and Bagri JHS have already used it to prepare for their 2022 BECE exams. We now have a generation of young people building the skills they'll need to gain decent employment or to set up businesses. And their families have an IT ambassador within their homes, connecting them with the world and enabling them to expand their own skills and businesses.

Our own team has also benefitted, with cost-effective IT training in situ. This has especially empowered our female staff, who had not had access to this technology before.

Huge thanks to SEGA for their generous donation of computers and UK volunteer Charlie Haw, who installed them.



Students from Biro JHS use the computers on the IT suite opening day



## Education: The key to unlocking opportunity

**Our EducATE programme continues to be the lynchpin of our work, the first point of contact we make with new communities and the single activity that brings the widest benefit.**

This year, we have delivered over 80,000 school meals – in kitchens built by the community, with food bought locally and prepared by a team of women employed as cooks. This simple intervention has a profound impact: children are no longer hungry and have a pathway to fulfil their dreams of education and progress in life; suppliers have a revenue stream; income is brought into the community through salaries.

We also provided 11,000 educational resources such as books and stationery, enabling pupils to study more effectively. And we increased our specialised support to girls, supplying 3641 packs of sanitary items, menstrual hygiene education and group support sessions with Hub Manager Charity Kyekpo.

**Action Through Enterprise's support has helped reduce burden on our parents who could not afford so many things for us. With this support, we get more time to learn because we don't need to labour in order to get money to buy books.**

Amedius, student at Koro JHS

As well as launching the programme in two new schools in our Tanchara Hub – heralding the start of a new and productive relationship with the whole community – we have held numerous meetings with community leaders, teaching staff and PTAs in Kalsagri, where we plan to launch in January 2023. The local community has constructed kitchens at two schools, we've recruited four cooks and excitement is building.



**You can visibly see the joy and excitement in the faces of the students when they flip over their textbooks knowing that they have all the time to comfortably read without being cramped or rushed.**

Edith Karbo, Teacher, Karbo JHS

Above: Students from Lawra Girls Model JHS  
Left: Hub Manager Sylvester & Moses, Bagri JHS



# Getting girls to school

Every girl we support though Junior High into Senior High is part of the vital change our community – and our country – needs. This virtuous circle of resources and hope will reap benefits in the short, medium and long term.

Gabriel Maanibe, Action Through Enterprise Country Director

## A project of hope for the whole community

Following a successful pilot in 2021, we have rolled out our transformative Girls To School Project, supporting and funding another 15 girls to attend Senior High School (SHS).

Seven girls from Karbo JHS and eight from Biro JHS have been able to buy everything they need for their first year at SHS, including a mattress and bedding, transport, food, chop box, uniform, toiletries and sanitary products and, of course, educational materials and equipment.

This intervention has had a profound impact - on these girls' life chances and on expectations around what girls can achieve. Teachers report that younger pupils, especially girls, work harder because they know they could also attend SHS. Special thanks to Ghana International Foundation, the charitable foundation of Ghana International Bank plc, for supporting the Karbo girls.

**The scholarship programme is really one that can have good future impact for these girls. When they come home from break, we see how good and decent they appear. They're in school and they have hopes of a better life. They'll have choices, professions and good families.**

Edith Karbo, Teacher, Karbo JHS

## We conducted a questionnaire among 22 Action Through Enterprise-supported SHS girls:

- ✦ All thought they were likely to get better jobs and earn more.
- ✦ All said they had more confidence.
- ✦ All thought they were less likely to marry in their teens.
- ✦ 95% said that in 3 years they hoped/expected to be doing more study.
- ✦ None of their parents had attended any level of school at all – and, unlike their non-SHS counterparts – none of the girls had married, become pregnant or become economic migrants.



**This programme is an important element in our quest to eradicate poverty, stop early marriage and advocate for the girl child education. None of the girls we supported have gone south to labour for money, because we are not just giving them what they want for school but also sensitizing them and their parents on the dangers of this rural-urban migration at their tender age. They understand why we are helping them.**

Rexford Benon, Girls to School Project Manager



**I am very happy for what you have done for me. I always feel comfortable on campus with the provisions which also contribute to my well-being in school.**

**With the help of Action Through Enterprise, I can be a role model, because we are the first girls that have access to Senior High School. I want to be a midwife in the future so that I will help my village people. That is my dream.**

Lucy, St. Francis Girls Senior High School, Jirapa

This year we have been proud to highlight the story of Lucy, an impressive student from Biro, featuring her as the star of our special 10th Anniversary Film.

Rosemary is another brilliant example of how sending one girl to SHS can impact a whole community. In her first year studying General Arts, Rosemary is getting great grades at SHS and becoming a role model for other people with a disability.



**You have given us a lot of things and through this we have known the importance of education. You have not given them in vain, we will use them and make sure that we bring success to you.**

Rosemary, Piina Senior High School



## Enterprise: Best Practice... Great Results

**It's been a productive year for our business programme, BizATE. We have launched one of our biggest ever batches of new businesses and apprentices, as well as providing vital on-going training and mentorship for the entrepreneurs, dry season farmers and apprentices we've supported since 2019.**

With a strong focus on training, the impact of BizATE improves every year. Representing global best practice, the programme includes nine modules, including ones on maximising profit, developing a marketing plan and the customer journey. We constantly review and upgrade the material and training approach and in 2022 oversaw a big improvement in its delivery, with the team spending time preparing and rehearsing each module.

The result speak for themselves. In October, an evaluation on behalf of the Commercial Education Trust revealed the following:

- ✦ Businesses make 5x more profit after Action Through Enterprise support.
- ✦ 74% of business owners say commercial education training is most valuable aspect of BizATE.
- ✦ 100% of entrepreneurs can now take care of their family's needs.
- ✦ 100% would recommend to friends and family.
- ✦ 100% have better living conditions.
- ✦ 26% have built a new home.

**With the learning and training, I've expanded my farm, increased my yield and my income...Action Through Enterprise's support has been the turning point in my life.**

Isaac, pepper farmer, granted 2019

**In the past, some delegates saw the training as an obligation rather than a benefit. Now, they genuinely value the training and want to be trained. This is because both the delegates and the training are higher quality.**

Charles Gardner, BizATE training lead

**I would have lost my marriage if Action Through Enterprise hadn't helped me. I now make money that I am able to take care of the family. Being a business owner and also able to train others is a great opportunity to me.**

Patricia Fong, weaver, granted 2021



**I was jobless.... I now make a living. I have a skill, I have capital, I'm starting to expand. The biggest change in my life is the skills and knowledge I learnt so far.**

Janet Saakum, dressmaker, granted 2021

In autumn 2022, we granted 13 new small business owners - 8 from our latest Hub in Tanchara, and 5 in Bagri Hub - as well as 6 dry season farmers. They will begin their commercial education training in January 2023. We also selected 15 new apprentices to embark on a guided vocational training programme.

Thanks to BizATE and the skills and dedication of the people of Lawra, a new generation of sustainable, profitable businesses and farms are bringing income, hope and opportunity.



## Dry Season Farming: Breaking the cycle of hunger

The root of many of the challenges facing the people of Lawra is lack of food, especially during the tough five-month dry season between November and April. Hunger – with many eating as few as four meals across a week - affects education, health, productivity and the sustainability of the whole community. Tackling it can have a dramatic impact.



Alex, brother of dry season farmer Prosper, helping on the farm

This year, we have supported six new dry season farmers, including three in our new hub Tanchara. This makes a total of 84 individual farmers and 22 farms since 2016. We've provided vital equipment (water pumps, pipes and fencing), along with workshops and mentoring. Already, the new water pump has made a huge difference, with farmers reporting it is making their work easier, faster and more enjoyable! Because of the time saved, many are planning on expanding the size of their farms and planting more crops, hopefully leading to more profit, come the end of the season.

**Through this grant, I have been able to expand my farm, produce more food and make a profit. I sponsored my brother's college education and then spent the rest of my profits on my building project. Before, my family and I could barely eat a proper, balanced meal, but now we're healthier because we eat from the rich vegetables that I farm.**

Thomas Nangtege, pepper grower

We are proud to have supported our first woman dry season farmer, Shaibu Barikisu, who is breaking barriers in her community. Partnering with her sister, Shaibu is cultivating two acres, growing maize, cabbage, cucumber, green peppers, cassava and chilli peppers. Married with five children, this extra income will help her and her husband provide for their family – and ensure they can support their children through school.



**I started this gardening to support my unemployed husband and children. Though I am aware this is typically a man's job, I knew I could succeed given the needed support. Action Through Enterprise gave me all I needed to succeed and I want to use this opportunity to encourage other women to venture into dry season farming. My husband is so proud of me now and I hope to see many women getting same support from Action Through Enterprise.**

Shaibu Barikisu, supported in 2022



Rita, a dressmaking apprentice in her second year of training

## Apprenticeships: Supporting young women to change their lives

**Skills, confidence and self-sufficiency, our VocATE apprenticeship scheme offers young women who have fallen through the net of education a chance to make their lives a success, to support their families, to give their children better opportunities and to be role models for generations to come.**

The most common word they use when asked about our apprenticeship scheme? Life-changing.

In 2022, we funded and supported 15 new apprentices in dressmaking, weaving and hairdressing, whilst continuing to monitor and oversee the 13 young women who began their training in 2021.

One generous family is the major donor for this project, providing the £700 each girl needs to buy equipment, a bike and cover fees to her trainer. The impact is profound, as apprentices graduate, start their own businesses, bring income into their family and provide opportunities for more girls to train.

We're especially proud to support girls like Belinda, who has special needs and who found school a struggle because of the stigma she faced. With VocATE, she is not only gaining a skill – she is showing the community how much she can achieve.

**I am learning this trade to be part of my community, to have a say, not to be a liability to my people, but to be an asset in the community.**

**I can really find happiness in my apprenticeship and I am learning slowly but very well. There are times I forget about instructions and numbers, but my trainer has all the patience for me and Action Through Enterprise is monitoring well and that inspires me to learn. My family could have lost hope in me because of my disability, but now they are happy.**

Belinda, 22, Seamstress

**VocATE has given my daughter a lifeline and hope in the future. Through this programme, I can see that her level of patience, tolerance, and general behaviour has improved a lot. People are now beginning to respect and include her in things. I am very proud of what she's doing now. And seeing her happy about going to learn at the shop makes me happy.**

**My hope is that she gets her own dressmaking shop when she completes her training. She will be a source of inspiration for many others.**

Belinda's mother



## Inclusion: Doubling our impact

This year, our SNAP disability programme grew in many ways: we launched three new SNAP groups; we improved facilities at our Lawra town Inclusion Centre; we took on more staff and increased training; we engaged with other experts; we supported SNAP members in their education, training and businesses; we provided new educational and play resources; we supported members' health needs.

SNAP always been full of love, kindness, practical advice and sharing – this year, we really upped the professionalism.

Led by Kaamil Issahuku, the SNAP team has gone from strength to strength, with co-ordinator Esther Bekah being joined by new co-ordinator Helen Gala. Between them, they run monthly meetings in all our Hubs and conduct a rolling programme of home visits, ensuring no one slips through the net. In addition, UK volunteer and former teacher Dee Anderson has taken a more hands-on role as SNAP Advisor, visiting for several weeks in the autumn and training the team in the different ways disabled children can learn.

**We have seen disabled children who were once written off, grow in their language, health and abilities, with some attending school or becoming apprentices with every chance of having some independence as adults. Their mothers have also found confidence in numbers and are more able to make their own living.**

Kaamil Issahuku, SNAP Lead



**I have the passion for the work I do,  
I love these children who often feel  
they are neglected. They need love and  
affection and when they get it, they  
become happy.**

Esther Bekah, SNAP Co-ordinator



Monthly meetings in the heart of five villages has meant disabled children becoming more visible within their own communities. We've provided educational material for 42 children so they can access mainstream education, funded five children to attend the Special School in Wa, enabled three more disabled girls to begin vocational training as apprentices and helped eight groups of SNAP mothers set up small enterprises making shea butter. These activities are creating both opportunities for individuals and changing perception among wider society of what disabled children and their families can achieve.

Everything is underpinned by the delivery of basic and vital support and advice: health insurance, information about hygiene, sessions on how to play with a disabled children and enable them to love and to learn. An eye specialist is working with a number of blind children in Biro and we're planning on sessions in other SNAP groups.

The Inclusion Centre has been beautifully decorated by local artists to create a child friendly space, and an updated bank of good quality resources – all relevant to life in Lawra - encourages children to have fun and develop their communication skills.

Julita and her mother Tiertio at a SNAP meeting in Dowine

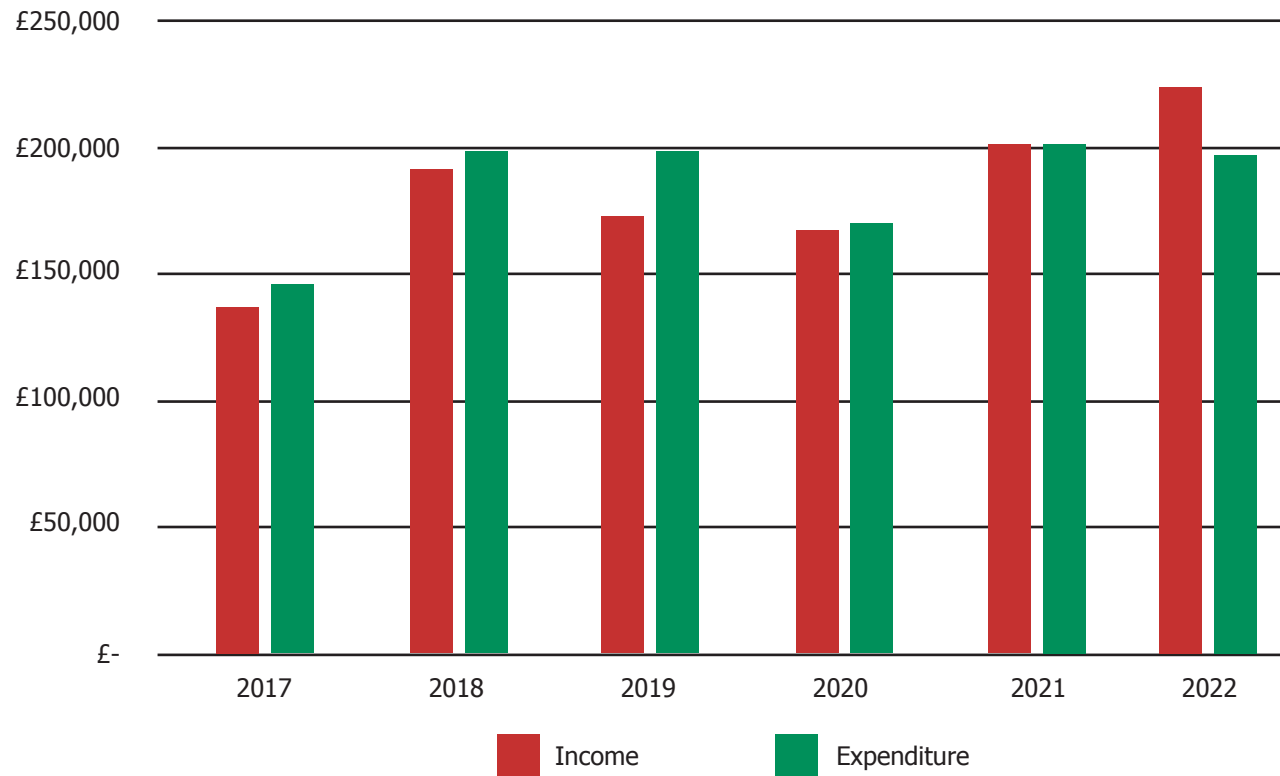
# Fantastic fundraising

We can't thank our brilliant fundraisers enough for all their hard work and support, big and small!



# Financial summary

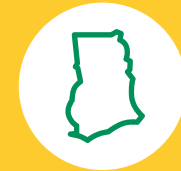
## Action Through Enterprise Income & Expenditure



### Financial systems and processes

Financial transparency and accountability continue to be a top priority for us. This year, we have introduced more checks and balances and strengthened our personnel by appointing a skilled finance officer and bringing Charity Kyekpo, Tanchara Hub Manager, onto the Finance Team.

Out of every £1 you donate:



**83p**

goes directly towards project costs in Ghana



**10p**

is spent on fundraising



**7p**

is spent on administration costs

## Future plans: Lawra...and beyond

2022 has been pivotal for Action Through Enterprise. With the success of the Tanchara Hub and a new hub in Kalsagri ready to launch in January 2023, we will meet our target – of ensuring everyone in the district of Lawra can access our programmes – two years ahead of schedule. We've been able to accelerate our expansion due to the hard work and dedication of our highly effective team and our excellent community-based Hub Model. And that's why the story doesn't end here...

After a decade of earning trust, gaining knowledge and proven results, we're ready to take our tried and tested model further afield. We begin the next ten years with a bigger dream, to enable other communities to fulfil their potential, for their children to study, their businesses to grow, their disabled children to thrive.

That's why we've spent 2022 developing a new mission: to replicate our effective poverty reduction model in other districts across the Upper West.

In January 2023, we will head north to Nandom, a similar sized district 45 minutes from Lawra.

We will use what we've learnt in this first decade to transform Nandom in the next – we'll begin by engaging local stakeholders and building relationships, with a 4-year plan for six Hubs. By that point, we will have launched in another district, and then another, working across rural Ghana and (maybe) beyond, using our learnings from each new launch to improve our model.

Our Lawra Hub will continue to be a Centre of Excellence, providing a benchmark for brilliant work that will inspire and inform our every move

We've got this far on a very small budget. This year we'll spend around £200,000, providing huge impact at great value for money. Next year, we'll need 50% more, and we hope to have doubled our income by 2025. By that point, we will have changed the lives of more than 20,000 people.

We'll do this hand-in-hand with communities, with our extraordinary staff and volunteers and with the support and insight of our donors, past and future.

**We still work like we started – burning passion, mission-driven and closely learning. One strength of our charity is the ability to reflect on our programmes and to help one another grow. No one is left behind.**

Gabriel Maanibe, Country Director

**We are so excited about these plans and are determined to make them happen. With the right support, we have a bright future, showing the world that development can be done in a sustainable, resilient, kind way. This is our achievable dream for our next ten years.**

Sarah Gardner, CEO

# Get Involved

We are so grateful to everyone who supports us.

If you're interested in finding out more about getting involved with Action Through Enterprise, please reach out to us!


## Website

[www.ateghana.org](http://www.ateghana.org)

## Email

[admin@ateghana.org](mailto:admin@ateghana.org)






**ATE is an exemplary community development project that mobilises resources around education, nutrition and wealth creation in a way that empowers all too often neglected and rural communities.**

**Innovative and entrepreneurial ATE promotes sustainable solutions to delivering development at the grassroots and is worthy of support and replication across Ghana and beyond.**

The Rt Hon Lord Paul Boateng

**Action Through Enterprise uplifts a whole community of over 50,000 people for less than £250k a year. It's tremendous value for money and I back it all the way.**

Sir John Sawers



**Website**

[www.ateghana.org](http://www.ateghana.org)

**Email**

[admin@ateghana.org](mailto:admin@ateghana.org)

**Facebook**

[facebook.com/ATEGhana](https://facebook.com/ATEGhana)

**Instagram**

[@ateghana](https://instagram.com/ateghana)

**Twitter**

[@ATEGhana](https://twitter.com/ATEGhana)

# Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

## INCOME & EXPENDITURE ACCOUNT

	Total Funds Year to 31 December 2022 £	Unrestricted Funds Year to 31 December 2022 £	Restricted Funds Year to 31 December 2022 £	Total Funds Year to 31 December 2021 £	Unrestricted Funds Year to 31 December 2021 £	Restricted Funds Year to 31 December 2021 £
<b>Income</b>						
Emergency Appeals	0	0	0	15,969	15,969	0
Donations	92,016	92,016	0	96,396	96,396	0
Monthly standing orders	28,902	28,902	0	30,345	30,345	0
Grants	83,410	42,700	40,710	47,473	11,054	36,419
Commercial income	0	0	0	0	0	0
HMRC tax refunds	19,467	19,467	0	9,842	9,842	0
Other income	0	0	0	0	0	0
Interest received	202	202	0	1,056	1,056	0
<b>Total Receipts</b>	<b>223,997</b>	<b>183,287</b>	<b>40,710</b>	<b>201,081</b>	<b>164,662</b>	<b>36,419</b>
<b>Expenditure</b>						
<b>Project Costs</b>						
EducATE	73,990	44,366	29,624	77,828	77,828	0
BizATE	23,086	4,930	18,156	26,547	26,547	0
VocATE	14,121	14,121	0	3,814	3,814	0
Dry Season Farming	14,656	10,657	3,999	15,699	10,647	5,052
SNAP	36,350	26,366	9,984	41,084	31,084	10,000
Total project costs	162,203	100,440	61,763	164,972	149,920	15,052
<b>Administrative Costs</b>						
Fundraising investment	20,141	20,141	0	26,105	26,105	0
Charity infrastructure and management costs	13,720	13,720	0	10,324	10,324	0
Total administrative costs	33,861	33,861	0	36,429	36,429	0
<b>Total Expenditure</b>	<b>196,064</b>	<b>134,301</b>	<b>61,763</b>	<b>201,401</b>	<b>186,349</b>	<b>15,052</b>
<b>Excess/(Deficit) of income over expenditure</b>	<b>27,933</b>	<b>48,986</b>	<b>(21,053)</b>	<b>(320)</b>	<b>(21,687)</b>	<b>21,367</b>

# Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

## STATEMENT OF ASSETS AND LIABILITIES

as at 31st December 2022

	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds
	31 December 2022	31 December 2022	31 December 2022	31 December 2021	31 December 2021	31 December 2021
	£	£	£	£	£	£
<b>Assets</b>						
<b>Cash</b>						
UK current account	45,977			47,711		
UK deposit account	20,015			15,000		
60 Day Notice account (Cambridge & Counties Bank)	25,000			0		
120 Day Notice account (Hampshire Trust Bank)	75,000			75,000		
Ghana current account	217			265		
Cash held in Ghana	1			301		
<b>Total Assets</b>	<b>166,210</b>			<b>138,277</b>		
<b>Total Fund Value</b>	<b>166,210</b>	<b>146,650</b>	<b>19,560</b>	<b>138,277</b>	<b>97,664</b>	<b>40,613</b>

The attached notes form part of these financial statements.

Approved by the trustees on 17th May, 2023

and signed on their behalf by Nathalie Burdet (Chair) and Andrew Ritchie (Treasurer)

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

### Restricted Funds

Date	Donor	Project	2022			
			Brought Fwd	Donations	(Spent)	Carried Fwd
b/f	CET	BizATE	4,194		(4,194)	0
b/f	CET	BizATE	9,000		(9,000)	0
b/f	Souter Charitable Trust	EducATE	2,552		(2,552)	0
b/f	Dorfred Charitable Trust	EducATE	1,100		(1,100)	0
b/f	Quakers	EducATE	4,982		(4,982)	0
b/f	Ghana School Aid	EducATE	1,320		(1,320)	0
b/f	Openwork Foundation	SNAP	9,984		(9,984)	0
b/f	Kyeema Foundation/ Palladium	Bagri Hub	7,481		(2,917)	4,564
07/01/2022	Barbara Ward Childrens Foundation grant	EducATE		6,000	(6,000)	0
21/01/2022	Austin Bailey Foundation - Tranche 1	DSF		1,333	(1,333)	0
04/03/2022	Big Give CC Coles Medlock foundation	EducATE		3,000	(3,000)	0
18/03/2022	CET Grant part 2	BizATE		4,962	(4,962)	0
28/03/2022	Ghana international foundation	Karbo JHS		8,832	(4,003)	4,829
25/04/2022	Austin Bailey Grant	DSF		1,333	(1,333)	0
20/09/2022	Austin Bailey foundation	DSF		1,333	(1,333)	0
13/10/2022	Souter Charitable Trust	Girls Model		3,200	(3,200)	0
25/10/2022	Quakers grant for Girls model	Girls Model		4,717	(550)	4,167
22/12/2022	Barbara Ward Childrens Foundation grant	EducATE		6,000		6,000
			40,613	40,710	(61,763)	19,560

# Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

## NOTES to the accounts

1. These financial statements have been prepared on the receipts and payments basis.

2. Overall, income increased by 16% compared to the previous year, reaching a total of £223,997. Expenditure decreased by 3% to £196,065, leaving a surplus of £27,933. The previous five years all produced deficits, which had the effect of reducing our strategic reserves, so this year's result brought our reserve balance to an appropriate level, given the increased size and scope of the charity.

3. Total donations income decreased by 5%, but the mix of donations changed with corporate sponsors from the Gamma Ball Rally largely replacing income from special appeals and campaigns carried out during the years of the global Covid-19 pandemic. Regular monthly donations also decreased by 5% compared to the prior year. Income from grants increased by 76%, up to £83,410. In addition, the total amount recovered by claiming HMRC tax refunds almost doubled to £19,467. Many people again contributed by participating in sponsored challenges although the total raised by this method decreased compared with the prior year.

4. Resources spent on projects of £162,204 decreased by 2% compared to the prior year. The main reason was that the cost of food bought for the school feeding element within EducATE decreased by £7,242. This was most likely due to more efficient budgeting and purchasing introduced by the new Operations Manager, based in Ghana. Resources spent on the other projects increased by 1% overall, with more spent on the VocATE apprentices scheme and less spent on the rest of BizATE, Dry Season Farming and SNAP. Please see the Annual Report for more detail on the projects.

5. UK based employees' payroll costs are allocated to the charitable projects, fundraising and administration in proportion to the time spent on these activities.

In 2022, the UK based Operations and Projects Support Officer worked in Ghana in September and October.

The Chief Executive was remunerated for 3.5 days work per week and spent 60% of the time working on projects, 25% on fundraising and 15% on ATE's administration.

While in the UK, the UK based Operations and Projects Support Officer spent 75% of the time working on ATE's projects and 20% spent on fundraising, with 5% spent on management and administration. During the period worked in Ghana, the split was 25% EducATE, 11% BizATE, 7% VocATE, 7% Dry Season Farming, 25% SNAP and 25% Fundraising.

The former Projects and Development Officer left Action Through Enterprise in January and an administrator and bookkeeper was recruited in March. This person spent 90% of the time administrating projects and 10% dealing with bookkeeping.

The Director of Operations based in Ghana spent 20% of the time on EducATE, 30% on BizATE, 10% on VocATE, 10% on Dry Season Farming, 15% on SNAP operations and 15% on management and administration in Ghana.

6. Action Through Enterprise continued to increase the full-time Ghanaian staff who worked on rolling out projects to the various communities in the Upper West Ghana region using the successful hub model. Over the year, there was an average of 11 people working in these roles. At the beginning of the year we stopped providing meals at the Karbo schools which made the cooks based there redundant. We made redundancy payments to these cooks and recruited more cooks for the two new schools in the Tanchara hub. Throughout the bulk of 2022, 19 cooks worked in our supported schools' kitchens. All the staff, including the cooks, received the full benefits of being regular employees, including Tier 2 employer contributions to their state pensions, with personal pension pots. Action Through Enterprise works with the Petra Trust to manage all Ghanaian based staff's pension funds.

7. Expenditure on fundraising decreased by 23% compared to the previous year when a lot of time and resource was spent on the auction fundraising event. In 2022, more income was received from grants, which cost less per Pound raised. The cost of fundraising was 9% of the funds raised.

## Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

### NOTES to the accounts (continued)

8. Charity infrastructure and management costs increased by £3,396 (33%) compared to the prior year and represented 7% of total expenditure. The increase was due to the restructuring of staff work allocations after the Projects and Development Officer left in January.

9. Overall, total administrative costs decrease by £2,568 (7%) compared to the prior year.

10. ATE usually aims to use restricted funds immediately, so they are often used in the year they are donated, but sometimes they are given towards the end of the year and therefore have to be carried over to the following year. £40,710 restricted funds were received in 2022 and £61,763 were used during the year, leaving a balance carried forward of £19,560. Only £4,564 of this had been brought forward from funds donated in 2021.

11. The charity's total funds balance was £166,210 at the end of the year, of which £19,560 was held for specified purposes and should be spent in 2023. The trustees consider this a very successful result, with 10 months' expenditure available based on this year's cost of operations.

Action Through Enterprise intends to increase its area of activity by opening up new hubs as quickly as arrangements can be made. This is an ambitious plan and in the short term will use some of the accumulated funds. In the longer term this will require a higher level of fundraising.

## **Action Through Enterprise**

*FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022*

### **Independent Examiner's Report to the trustees of Action Through Enterprise**

I report on the accounts for the year ended 31st December 2021 which are set out on pages 1 and 2.

#### **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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;

and

to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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

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

(1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

#### **Stephen Sherman FCA**

10, Burdett Street, Ramsbury, Wilts.

Date: 5th October 2023

**ACTION THROUGH ENTERPRISE**

England & Wales - Charity number 1149988

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# Accounts

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## ANNUAL REPORT 2021

Registered charity number: 1149988

# Contents

1	About ATE
2	Message from the Chair of Trustees
3	How we've changed lives
4	Interview with Sarah Gardner and Gabriel Maanibe
6	A look at ATE through 2021
8	EducATE
10	Girls to Senior High School
11	Support for Girls
12	BizATE
14	Dry Season Farming Programme
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## About ATE

ATE is an exciting, innovative small charity carrying out high-impact poverty reduction work in Lawra Municipal; an extremely isolated, rural, impoverished area of Upper West Ghana. Established for nine years, we work to reduce poverty, empower communities, and improve lives through key initiatives in education, enterprise and social change.

What makes ATE unique is that we are the only charitable organisation rolling out a holistic combination of programmes for rural communities, in this incredibly neglected area of Ghana. Our replicable Hub Model aims to concentrate support, and dovetail programmes and resources for maximum impact.

We've grown from a small seed and have now established five Hubs; we feed almost 1000 school children each day, have supported 108 small sustainable businesses, and improve the lives of 186 disabled children and their families.

## The context in Lawra

- Lawra is located in the Upper West region of Ghana
- It is remote and peaceful but neglected in terms of development
- For 5 months of the year many households can only afford one meal per day (UN 2010), or even as little as 4 meals per week (ATE 2016)
- Most people grow their own food to survive
- Climate change is adversely affecting the crops
- Children's health and education are significantly affected
- Just 19% of the adult population are literate (UN 2010)



## Our Mission

To end poverty in Lawra Municipal in all its forms, leaving no one behind.

## Message from the Chair of Trustees

ATE's motivation has several sources but top of the list is the level of need of the communities that we work with (all people within the Lawra Municipality).

In 2021 our motivation levels received lots of fuel as hardship and poverty continued to increase. Working at ground level we see hardship and tragedy on a day to day basis. The visible effects of the Covid pandemic on Lawra were mostly economic with dislocated supply chains and markets meaning that extreme poverty is on the increase. A shocking and tangible effect is the increase in the numbers of students dropping out of school to earn money in the south of Ghana doing a variety of tasks, most of them extremely worrying and harmful. One of our most important tasks has been to get these children back into school, although, by now, for many of them it is likely to be too late. This is personal tragedy.

The medium / long term route out of poverty? Education, education, education! I have always believed this at an intuitive level. The last 10 years when I have been working with and visiting the people of Lawra, this has made me see and feel it up close and completely confirmed the intuition.

In our 10th year we have plenty of motivation to continue our work striving to increase and spread our impact through greater efficiency, effectiveness and size.

As an organisation we are in good shape – that is a measured way of saying that I think team and methods are great. Our staff in Ghana and the UK, our trustees and volunteers are all performing well. Of course, there are plenty of challenges, but the team is now experienced, capable and educated enough to be able to deal with them.

Over the last 10 years we have gradually grown both expenditure and impact. 2021 saw our total spend grow by 19% with income slightly ahead of that. That is good news and reflects an immense amount of hard work and skill.

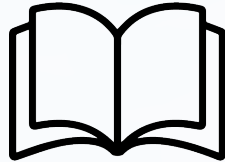
My personal priority is that the growth is accelerated. As a world we are hooked on growth. ATE is no different. Significant growth not only means greater impact, but it makes ATE as an organisation more sustainable. I fear for the sustainability of small charities in the future. Relying on the enthusiasm and commitment of a handful of people is not secure or sustainable in the long term. Please join us on our journey to increased sustainability and impact.

Charles Gardner  
Chair of Trustees



# How we've changed lives

**2,125** children across seven schools fed free school meals and provided with essential materials to support their education since 2013.



**108** small businesses supported to kick start sustainable enterprises since 2012, including 17 dry season farms, and 23 female apprentices.



**203,760** nutritious school meals provided to children in Lawra in 2021, and over **1.3 MILLION** provided since the launch of ATE.



**186** marginalised disabled children and their families reached to overcome isolation across three support groups.



**78** dry season farmers on 17 farms, included in our BizATE programme, enabled to grow crops when food is most scarce.



**23** female apprentices provided access to apprenticeships to gain lifelong vocational skills.



## Sustainable Development Goals Addressed By Our Work

The United Nations Sustainable Development Goals are a universal call to action to end poverty, protect the planet and improve the lives and prospects of everyone, everywhere, adopted by all UN member states in 2015.



# Leadership across two continents:

## Interview with Gabriel Maanibe and Sarah Gardner

ATE is proud to have an international team that works very closely together, supporting each other to do our best possible work and making important decisions as a team. We're ensuring local leaders are at the forefront of decision making, and a huge part of our success in this area was Gabriel Maanibe beginning his role as Director of Operations in Lawra in January 2021. Gabriel and Sarah, our Chief Executive, work very closely together across all areas of work, but being based 2800 miles apart can have its challenges! Enjoy our interview with Sarah and Gabriel to find out more about managing a professional relationship across two continents and their aspirational plans for the future:



### **How do you manage the balance of power - who makes which decisions, whilst being physically so far apart?**

Gabriel: For me, I think that one of the greatest assets for ATE is the diverse team that we have - we are all bringing onboard different knowledge and ideas which are actually shaping the decisions and the work that we do. The systems that we have put in place, especially in terms of communication, have bridged the gap that exists between the UK team and the Ghana team, and so, it doesn't really feel that we are working worlds apart. When we have difficult issues, Sarah give her opinion on how she thinks we should handle it, but then she always asks how do I feel about it, you are on the ground, do you think this will work, how do you feel? If it doesn't, we make the decision together, and use our combined thinking!

Sarah: I would agree with all of that! In terms of decision making, we have the same vision for the charity, and we are very closely aligned on our values so it's unusual that something comes up on which we wouldn't make a very similar decision. And where there is something that we would disagree on, we talk about that, respect each other's point of view, moderate each other and come out with a decision that is right at the time. Occasionally I know I have to make a decision that isn't popular with everyone else - but I think it's only happened once in the last year! Our values are so closely aligned, and we trust each other that we can speak the truth and find the right pathway for decision making. We've got a foundation of friendship and respect that goes back a long way.

### **Sarah, you split your time between Lawra and the UK for 7 years, do you miss it?**

Sarah: Yes very much, I miss seeing the impact of the projects. If I had a time machine I'd take myself to Dowine SNAP group - that's the place that I would go if I could have one hour in Lawra! And I miss the connections with the people and team and seeing the impact first-hand. But mostly I'm just incredibly proud that we've built an organisation where I don't need to be there. I think building a sustainable organisation is about making yourself less important, less at the centre of everything, and the fact that I don't need to be there at the moment demonstrates that we have done that beautifully.

## Gabriel, would you like Sarah to spend more time in Lawra?

Gabriel: Yes – not more time, but maybe some time in Lawra. I wish that she was able to visit like our other team members. There's a lot that has gone on in the three years since she was here. It comes with that kind of satisfaction - to be there, to be part of the successes, and see the communities, I would love Sarah to have that.

Sarah: I feel that through you though Gabriel! From the level of communication we have.

## What was your biggest achievement of 2021?

Gabriel: I think the work towards launching the new Hub! At the beginning I was sceptical about how am I going to get this project done and launch this Hub but at the end of the day I felt proud of making it work with the team, together with the community. And having our trailblazing Hub Manager Charity playing a huge role in bringing it all together! That, for 2021, was my highlight.

Sarah: You did it brilliantly! Mine is the VocATE girls becoming small business owners. Going from selecting them at their home-visits back in 2016... going from that to seeing those women become entrepreneurs in their own right! That for me just encapsulates everything we are trying to achieve - supporting an individual through the whole process so that they can change their own community by being an income generator and a role model.

## What are your future plans for ATE?

Sarah: Big ones!

Gabriel: For me, I am so driven by the mission of ATE. And so, I am looking at 2025 and how we are going to make plans to ensure that everyone in Lawra can access our programmes should they wish to. That is what I think about, expanding our programmes.

Sarah: And after that being able to decide what we do next - world domination! A global model for poverty reduction proven over 13 years. Watch this space!



# A look at ATE through 2021

January

Gabriel Maanibe joins ATE as Director of Operations in Ghana



May

Five apprenticeship graduates and two mothers of disabled children are granted as new small business owners



April

Seven trailblazing girls from our rural Biro Hub begin Senior High School





**October**

ATE's Auction for Change raises over £30,000 for our work in Lawra




**June**

41 entrepreneurs graduate from our BizATE programme with sustainable small businesses




**November**

Six new farmers granted and enrolled on our Dry Season Gardening programme





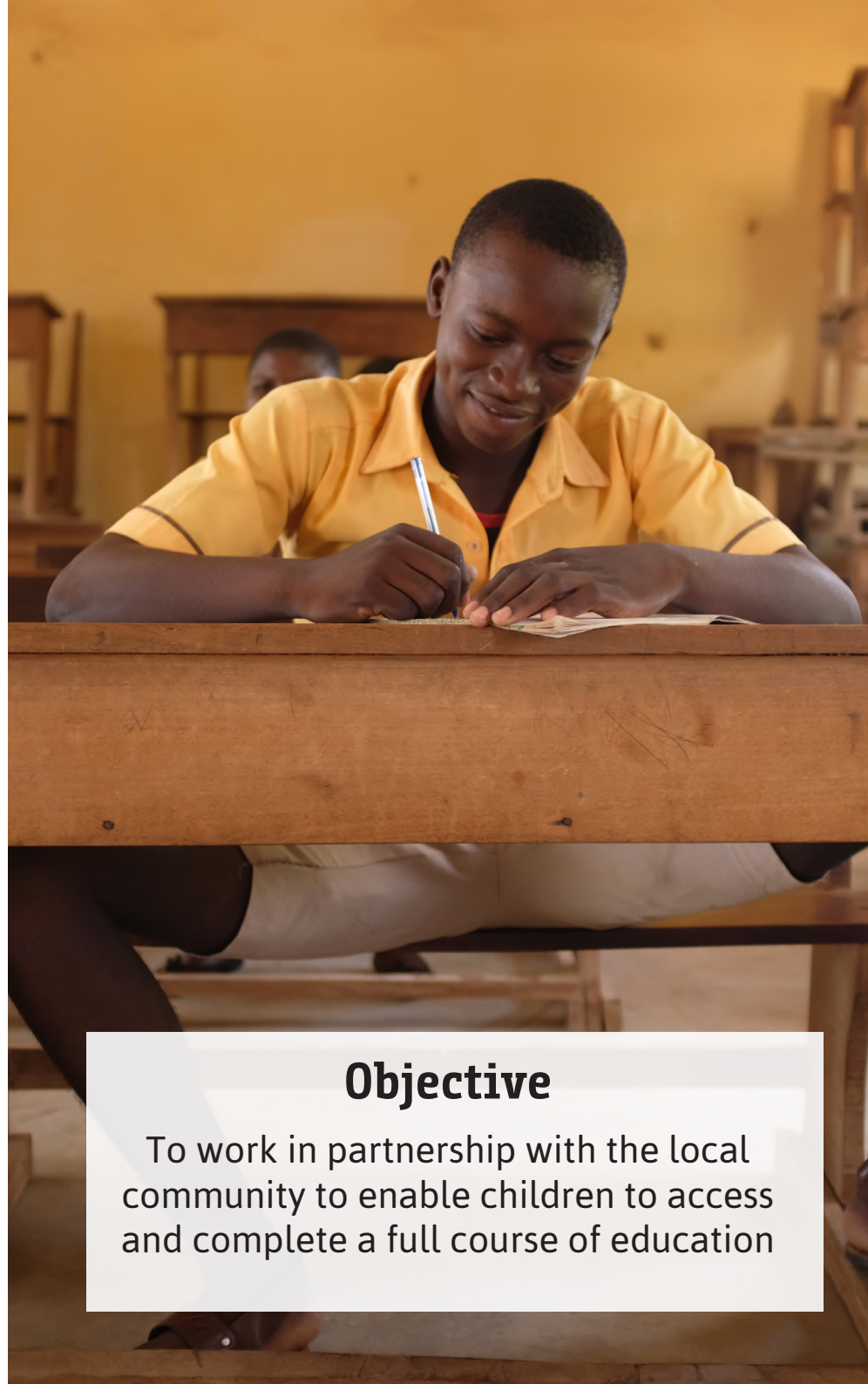
## Access to Education Programme

EducATE is a partnership with local government schools to reduce hunger, increase pupil attendance and enable completion of basic education through simple but powerful interventions.

Educating children is vital in the fight against rural poverty – and our access to education programme addresses the barriers that prevent children from attending school. We provide a daily school meal, learning materials, and uniforms at our partner schools, giving students opportunities and hope. We provide targeted support for girls, outreach action for school dropouts, and a dedicated staff member to advocate for the value of education in each community.

### Highlights of 2021:

- We were delighted to be able to resume regular programme delivery in January, when the Government of Ghana reopened all schools, and we could once again provide a daily school meal for the students after disruption due to the pandemic!
- In May, after we held community meetings addressing the issue of school dropouts, 11 children returned to school the following day, and many more in the following weeks. One of these pupils, Alex, told us “I want to complete my education because I remember if I leave school I will be doing bad things – this is why I came back”.
- In June, we delivered over 7700 items of learning materials! After a full needs assessment, we distributed educational resources to all children at our junior high schools, including 5168 exercise books, 1292 pens, 646 mathematical sets and 646 graph books. Anita, a student at Dowine JHS told us “The books help us to do a lot – not even just reading, but they help us during quizzes or debates, which gives us more understanding, and is very good for our studying.”



## Objective

To work in partnership with the local community to enable children to access and complete a full course of education

## Remaining Agile: EducATE Programme Developments

A hard-hitting reality this year has been the significant increase in child migration due to school closures and food insecurity because of the pandemic. To add an extra incentive to attend school, and try to prevent school dropouts going forward, we have introduced extra pupil and family interventions, quarterly community meetings, monthly sanitary pad provision for girls, and scholarships to senior high school. Dealing with the fallout from the pandemic is a complicated challenge, but with our close relationship with the communities in which we work, strong local leadership, and inspirational students, we believe that we are best placed to support children in Lawra to access an education.

After nearly a decade of work at Karbo Primary School, the school where ATE was born, we have proudly handed over the provision of lunch to the Government of Ghana Feeding Programme, and after supporting a transition period, we are now exiting from that school. In addition, we are redirecting our support at Karbo Junior High School. In Lawra town, many families are now able to afford to provide lunch for their children, so instead of delivering our school feeding programme, we are using these funds to provide targeted support to the most vulnerable families; including sanitary pads for girls and scholarships to senior high school. We know that our work in more rural communities is life-changing, and has far greater impact than at town schools, and with these modifications, we can fund more work in our rural Hubs - starting with two new schools in Tanchara in January!



## From Biro to Senior High School: A transformative pilot scheme

This year, seven young women from our most rural hub, Biro, took a leap in to the unknown and began their senior high school education. Each is the first woman in their family to go on to further education, and we are thrilled to be funding them with all they need to succeed, right through to the end of school. These girls will become adults with opportunity - to work, support their families, and to break the cycle of poverty. This pilot project has been an overwhelming success, and we are so grateful to the generous people from local Rotary clubs who have made it happen. At £300 per year, a life is transformed, and a community is lifted.

We are excited to roll this programme out further in the coming years, starting with 15 more pupils in 2022; eight girls from Biro JHS and seven from Karbo Junior High School will be embarking on this exciting journey next year, and we can't wait to see what they go on to achieve!

**"I wish to take this course with the aim of becoming a skillful and well trained personnel, so that I could also help others one day."** Evelyn

**"Biro Junior High School was lucky and the intervention we've put in place for these girls was timely. We would not have got any of them to school if we had delayed a bit to respond to this issue in that community. It is an important element in this our quest to eradicate poverty, stop early marriage and advocate for the girl child education. This programme will have long lasting impact in the future because this programme is already making these girls role models in their community - the results are visible."**

Rexford Benon, Senior High School Project Manager



## Targeted Support for Girls

One of the most powerful interventions introduced this year was our increased support to girls. In response to evidence from our monitoring throughout pandemic school closures in Ghana, we initiated a sanitary pad distribution project at our most rural schools. Led by Charity Kyekpo, ATE Hub Manager, we provide monthly packs of pads, as well as regular personal hygiene education, delivered in collaboration with the teachers of the school.

In our monitoring we heard anecdotal evidence of the extensive school days missed due to lack of sanitary protection, and the dangers to which girls are exposed in order to ensure these basic needs are met - travelling south to work, getting into dangerous situations with men, or simply using unhygienic alternatives. This was exacerbated during the pandemic due to the challenging economic environment and increasing poverty levels. We are so proud to have initiated this intervention as part of our support to girls strategy, and will be rolling it out to all Junior High Schools in 2022 due to its success!

**"The pads issue was the reason why I travelled South to work, washing bowls to get money to buy pads myself because my parents could not afford it. I used to have to use rags which was affecting my learning. But now that ATE is giving us pads every month I will not go to south again until I finish school."** Patricia, student at Gombile JHS

**"I have been a student in a village like these children before where my parents didn't know anything about pads. It was a hell for me so I absent myself from school. In fact, me being part of this project is a dream come true. It makes me feel like a role model for these students. Words can't express how I feel when I get to the schools and these girls are ready waiting to receive pads with so much excitement. I really appreciate our work on this, which gives these girls hope and confidence to take their learning seriously. My heart is filled with so much joy with this project!"**

Charity Kyekpo, Hub Manager



## Supporting Small Sustainable Businesses

BizATE is an award-winning small business development programme which provides grants, training, and mentoring to grow successful small businesses in Lawra and increase their resilience in an extremely challenging economic environment. This programme has been generously funded by our partners the Commercial Education Trust.

### Key achievements this year:

- In May, we enrolled five VocATE apprenticeship graduates, and two mothers of disabled children onto our BizATE programme! This involved a grant for their business, regular commercial skills training, and monthly mentoring with an ATE Hub Manager to ensure success. They are dedicated, determined, and strong women, who just needed a helping hand - we can't wait to watch them thrive.
- In August, 41 of our entrepreneurs graduated from our BizATE programme with small sustainable businesses. Through the assessment process, we also found out some very encouraging data on the impact of the programme, a summary of which is on the next page.
- After disruption to our Intergrated Training Plan in 2020, our team was delighted to be running regular business workshops again, with 96 attendances over the year!

**"When I dropped out of school and didn't have any employable skills, the future was blurry. VocATE was designed for me, and I couldn't let that opportunity pass me too. With this business grant, I feel proud, and I know I have another opportunity to make my life better." Janet**

**"I don't know what my life would have become if I didn't get the help from ATE - through my apprenticeship, and now this. Considering where I come from, and not being able to school... I will always be grateful." Evelyn**





## A summary from our BizATE graduation survey:

- **Increase in profits** – Average monthly profit before BizATE support was £32, and by graduation it had almost tripled to £92.
- **Growth in businesses** – SBO responses in terms of how their businesses had grown were: More profit (100%), More customers (94%), More sustainable (81%), now employ/train others (44%)
- **Increase in confidence in key business skills** – SBOs were asked to rank their confidence out of 10 before BizATE support and now at point of graduation. Confidence ratings had more than doubled in running a small business, record keeping and understanding profit, marketing, increasing their customer base, and understanding their competition.
- **Positive impacts on SBO lives and family circumstances** – The number of SBOs now able to fully support their children to access education with all they need has tripled. The number able to regularly save money has more than doubled, and almost doubled for those now able to live independently of senior family members.
- **Increase in assets** – There has been a significant uplift in SBOs' ownership of assets, with the number now owning a motorbike having doubled, more than 3 times as many owning their own home, and 6 times as many SBOs now owning their own smartphone.



# Dry Season Farming

## Local knowledge driving economic change

Unlike the rest of Ghana, the northern regions only have one rainy season, leaving communities in the north to suffer through the long, tough dry season for 5 months of the year (Nov-Apr). In Lawra Municipal, where the majority of the population are dependent on subsistence farming, people struggle to reliably produce crops, as climate change increases food insecurity and hunger. This leaves some families struggling, eating as little as four meals per week at the toughest times of year. When the rainy season is over, many people migrate to work-for-hire on farms in the South to be able to feed their families.

ATE's Dry Season Farming programme provides farmers with training and loans of essential equipment to grow food during the long dry season when there's severe drought and hunger. This project reduces pressure for farmers to migrate for work, and instead farm their own land, generate income, and ensure fresh, locally-grown, affordable food is available in the community market.

**“My family has eaten better this year than last year because the grant has helped me extend my farm and produce more this harvest. We eat fresh vegetables when they are ready and are healthier due to the richer diet from the vegetables I farm. The grant helped me to now cultivate a greater variety of vegetables, as before I only used to grow one particular crop. Most of the profit was spent on the house I'm building. The support from ATE has helped me to achieve my dream to build a block house and put up a shop where my wife can sell drinks”**

Isaac, Dry Season Farmer



## Scaling up the programme

In September, severe floods destroyed hundreds of homes, farms and crops, and the need for this programme, and a second harvest, became even more clear. After evaluating the programme, we reworked the structure and made the decision to scale up Dry Season Farming! In October, ATE selected 6 farmers to support, and in partnership with the Austin Bailey Foundation, we will increase the numbers year on year. To increase sustainability and self-reliance, farmers will purchase the loaned equipment at 50% of the cost in incremental payments at the end of each dry season. By the end of the 3-years' support the farmers will own the equipment outright, have expanded their dry season gardens, yielding greater crops. Their repayments will enable us to support more farmers - working to further eliminate food insecurity in Lawra.

**Sebastian, (pictured left) a dry season farmer supported in 2019 who regularly provides peer learning in our workshops, won an award for Best Municipal Gardener in this year's Farmers Day celebration!**



# VocATE

## ATE's apprenticeship scheme

### The situation in Lawra:

Low school completion rates and youth unemployment are acute problems in Lawra Municipal, and opportunities for education and training are even further out of reach for young women, due to poverty and gender inequality. Apprenticeships to gain market-ready vocational skills are an attractive option, but opportunities and access are limited, and as they are unpaid and widely unregulated with low completion rates, there are open questions about their effectiveness.

### Our highlights of 2021:

After 4 years of hard work training as apprentices, our VocATE Pilot Project saw 10 young women qualify with nationally recognised vocational training certificates in 2020, a huge achievement for these incredibly dedicated women. But their journeys didn't end there, this year we engaged them in our award winning BizATE Programme to set them up with their own small businesses - they are entrepreneurs! We've supported them to write business plans, provided cash grants to buy vital equipment and they will now receive 12 months of mentoring and 3 years of commercial education training. We are so excited to see them thrive, and so delighted that they are already making profits to improve the lives of their families.

We've reflected carefully on this pilot project and put plans in place to further improve this programme for the second batch of women who start their journeys to vocational skills in September!

This programme is fully funded by a very generous family. Our thanks go to them for enabling us to transform lives in Lawra. The ripple effect of this work will travel far, lifting whole families out of poverty.



## Reflections from launch day, by volunteer Kanyir Kuube-Isaan

“Through its programmes, ATE has ensured that training is linked to economic and employment opportunities, and that disadvantaged groups in the community - including women and people with disabilities - can realise these opportunities to be economically empowered. Achieving gender equality and empowering rural girls and women are key elements of ATE’s work. ATE understands how critical it is for women to have a steady income, so they can support themselves and their families.

The VocATE programme focuses on providing skills and training to school dropouts, vulnerable young women, and people with disabilities. ATE ensures that they are engaged in apprenticeships with successful local vocational trainers in trades such as dressmaking and weaving. These business owners serve as mentors and role models, guiding the young women through their transition. On 12th November, 2021, these young women were supported with equipment and materials needed for their training (some of which will be supplied subsequently to them each month), payment of apprenticeship fee and monies to provide uniform!

Just when these young women, school dropouts and disabled children thought all hopes were lost, ATE has given them a reason to dream and work towards achieving those dreams. All hopes have been brought to life and they can also contribute to community development. ATE has also made children with disabilities, and their guardians, realise that ‘disability is not an inability.’ They have extraordinary talents that can contribute towards the economy for development and therefore should be included in society.”





## Special Needs Awareness Programme

This year, following the national lockdown in 2020 and the deepening poverty in Lawra, SNAP has intensified delivery of much needed support to marginalised disabled children and their families.

The SNAP Team has worked hard to increase outreach, through community meetings, 155 home visits, support to get disabled children back to school, and to ensure they and their main parent-carer have the access to the medical care they need. SNAP Lead, Kaamil Issahaku, has made great improvements to delivery of vital workshops on health, nutrition and rights for over 186 SNAP members each month, and held roundtable meetings of local government stakeholders to advocate for their needs.

In April, Esther Bekah joined the team as our new SNAP Coordinator! Esther took the playscheme out to disabled children in rural settings to enable their access to play, and we provided wheelchairs to support mobility and socialisation. We've listened to SNAP members' calls for support to generate income and supported mothers to run their own profitable, small businesses. In collaboration with the Business Advisory Centre, we trained 87 mothers in shea butter production, as well as providing opportunities for disabled youth.

In the new year, we are looking forward to extending our reach through multiple new SNAP support groups which will serve rural communities in the south of the district and our soon-to-be-launched Tanchara Hub. This will enable us to reach and identify hidden disabled children and families in much need of our support.



## Striving for inclusion for all:

### Dery's story

Dery Bang-uu is older than many of the children in his class, but now has just one year left to complete junior high school (JHS), thanks to the support of SNAP. He regularly attends monthly SNAP support group meetings at the ATE Inclusion Centre in Lawra town and really enjoys socialising and engaging in the fun, stimulating and creative activities of the Play Scheme.

When schools re-opened in January, following the 9 long months of closures, we carried out needs assessments to support disabled children back to school. In March, we provided Dery with a new school uniform, and exercise books, and fixed his tricycle to enable him to return to school. Later in the year, when SNAP Leader, Kaamil carried out a visit to Gbier to check on SNAP-supported children in the nearby primary and junior high schools, he found that Dery was absent and had missed quite a lot of school. Kaamil followed up with a visit to his home and met with his parents to understand Dery's concerns. Working with Dery's headteacher, Kaamil co-developed plans to encourage Dery to return to school and complete his basic education.



**"After much persuasion and constant effort to get things done right for our disabled children, it was a joy for me to realise Dery was in school during my recent visit. The head teacher told me Dery has not refused schooling from the day we made our intervention. He looks well and looked focused when I saw him in his class with colleagues including Bewule Tienir – another SNAP-supported disabled child from same community as Dery."**

**Kaamil Issahaku, SNAP Lead**

# Thank you Fantastic fundraising

We can't thank our brilliant fundraisers enough for all their hard work and support, big and small!





**“Our journey in Lawra has not been easy, but with a shared vision, the spirit of togetherness, and a deep connection with the communities, your support has changed the lives of many women, men, and children in poor communities.”**  
Gabriel Maanibe, Director of Operations



**“I’m particularly happy and proud to be part of the community meetings that ATE organised. This ensures the community members feel part of the work they are doing, and the importance of their role in helping ATE achieve its vision of reducing poverty in Lawra and improving lives in the rural communities.”**

**Kanyir, Project Assistant**

## 2022 and beyond

We feel incredibly excited to embed and grow our strategic Hub Model. With five existing Hubs across Lawra Municipality at the beginning of 2021 - Lawra Town, Dowine, Gombile, Biro, and Bagri Junction - we plan to double this coverage by 2025. Ten Hubs, carefully positioned in communities who are ready and committed to partner with us, would mean that every person in Lawra could access our support, should they wish to.

This year, we were delighted to scope out our sixth Hub, searching for a rural community which is ready to work with us to reduce poverty and increase opportunities. Careful data collection and rigorous research was led by brand new Hub Manager to be, Charity Kyekpo. Charity is an empowered woman, dedicated to improving lives in Lawra “I have tasted poverty and have experienced its negative effects. As a member of the team now, I know my experience will be of benefit to my work here.”

In January of 2022 our Tanchara Hub will launch; it will provide significant opportunity for adults and children in this rural community, creating jobs, enabling children to complete education, and bringing disabled children into the light. We will launch at least one further Hub per year until 2025 to help us achieve our mission – that every person in Lawra will be able to access our work, should they wish to. It’s an ambitious growth plan, but one that is achievable with our dynamic team, well-organised programmes and loyal supporter base.

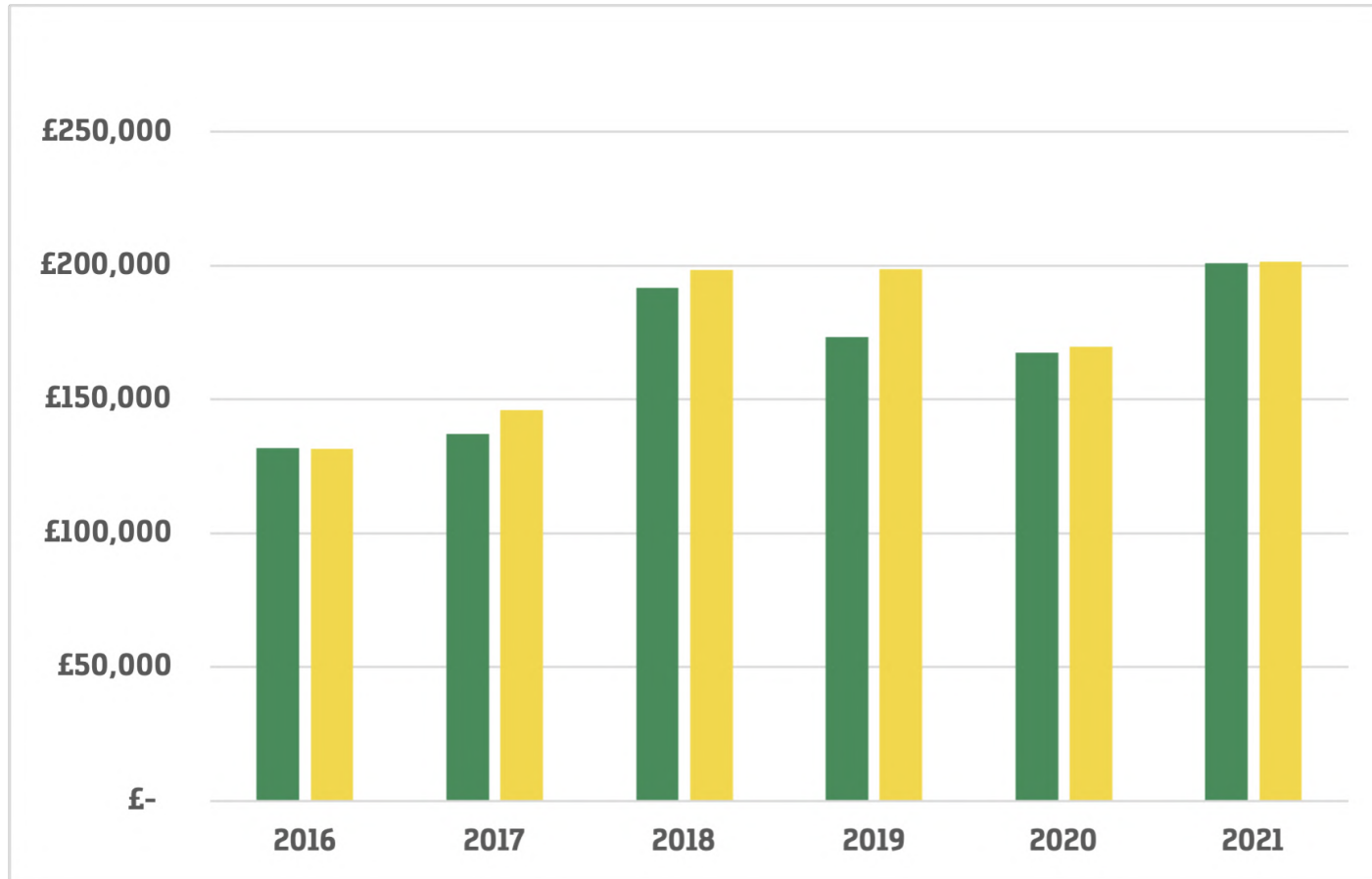
We are all extremely hopeful about the future of ATE, and the brilliant things that can be achieved by our small charity. For every child that we support, there is a ripple effect of change that carries through the community, opening up opportunity and bringing hope. For every community we transform, a generation of children have better lives, and so will their children. It is beautiful work, and a future to be excited about.



# Financial summary

## ATE Income & Expenditure

Income  
Expenditure



Out of every £1 you donate



**82p** goes directly towards project costs in Ghana



**13p** is spent on fundraising



**5p** is spent on administration costs

### Financial systems and processes

Ensuring we are financially transparent and accountable is a priority at ATE. This year, we have worked hard to further improve our systems and procedures to ensure that our financial processes are as robust as possible. In December of 2021 we began the recruitment process for a skilled Finance Officer to bring a new level of expertise to our team and help us become increasingly efficient.





## **GET INVOLVED**

**Donate | Volunteer | Legacy**

We are so grateful to everyone who supports us.  
If you're interested in finding out more about getting involved  
with ATE, please reach out to us!

**website: [www.ateghana.org](http://www.ateghana.org) | email: [admin@ateghana.org](mailto:admin@ateghana.org)**



## Contact ATE

[www.ateghana.org](http://www.ateghana.org)  
[admin@ateghana.org](mailto:admin@ateghana.org)

Facebook: [facebook.com/ATEGhana](https://facebook.com/ATEGhana)  
Instagram: [@ateghana](https://instagram.com/ateghana)  
Twitter: [@ATEGhana](https://twitter.com/ATEGhana)

# Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

## INCOME & EXPENDITURE ACCOUNT

	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted
	Funds	Funds	Funds	Funds	Funds	Funds
	Year to	Year to	Year to	Year to	Year to	Year to
	31 December 2021	31 December 2021	31 December 2021	31 December 2020	31 December 2020	31 December 2020
	£	£	£	£	£	£
<b>Income</b>						
Emergency Appeals	15,969	15,969		25,083	25,083	
Donations	96,396	96,396		33,163	33,163	
Monthly standing orders	30,345	30,345		29,401	29,401	
Grants	47,473	11,054	36,419	67,334	34,430	32,904
Commercial income	0	0		0	0	
HMRC tax refunds	9,842	9,842		11,070	11,070	
Other income	0	0		0	0	
Interest received	1,056	1,056		1,385	1,385	
<b>Total Receipts</b>	<b>201,081</b>	<b>164,662</b>	<b>36,419</b>	<b>167,437</b>	<b>134,533</b>	<b>32,904</b>
<b>Expenditure</b>						
<b>Project Costs</b>						
EducATE	77,828	77,828		57,123	50,981	6,142
BizATE	42,246	37,194	5,052	39,047	21,212	17,835
SNAP	41,084	31,084	10,000	40,347	32,609	7,738
VocATE	3,814	3,814		1,974	1,974	
Total project costs	164,972	149,920	15,052	138,491	106,776	31,715
<b>Administrative Costs</b>						
Fundraising investment	26,105	26,105		20,949	20,949	
Charity infrastructure and management costs	10,324	10,324		10,205	10,205	
Maternity leave costs						
Total administrative costs	36,429	36,429	0	31,154	31,154	0
<b>Total Expenditure</b>	<b>201,401</b>	<b>186,349</b>	<b>15,052</b>	<b>169,645</b>	<b>137,930</b>	<b>31,715</b>
<b>Excess/(Deficit) of income over expenditure</b>	<b>(320)</b>	<b>(21,687)</b>	<b>21,367</b>	<b>(2,208)</b>	<b>(3,397)</b>	<b>1,189</b>



# Action Through Enterprise

## NOTES to the accounts

1. These financial statements have been prepared on the receipts and payments basis.

2. Overall, income increased by 19% compared to the previous year. Although the global pandemic made fundraising more challenging and the amounts received from grants decreased by 29%, ATE held many special fundraising events including a gala Dinner and Auction that raised over £34,000. ATE received almost £9,000 from corporate sponsors and a new major donor made a significant donation. Many other people contributed by participating in sponsored challenges. Regular monthly standing order donations again showed an increase.

3. Resources spent on projects increased by 19% overall compared to the prior year and was back up to the pre-pandemic level of the previous two years. The school feeding programme resumed in January and ATE continued the BizATE, VocATE and SNAP programmes. Please see the Annual Report for more details.

4. UK based employees' payroll costs are allocated to the charitable projects, fundraising and administration in proportion to the time spent on these activities.

In 2021, the UK based Operations and Projects Support Officer worked in Ghana in April, May and June.

The Chief Executive was remunerated for 3.5 days work per week and spent 75% of the time working on projects, 20% on fundraising and 5% on ATE's administration.

The part-time Projects and Development Officer worked four days a week and the work pattern was also 75% of the time working on projects, 20% on fundraising and 5% on ATE's administration.

While in the UK, the UK based Operations and Projects Support Officer spent 75% of the time working on ATE's projects and 20% spent on fundraising, with 5% spent on management and administration. During the period worked in Ghana, the split was 40% EducATE, 40% BizATE and 20% SNAP.

A new Director of Operations (a Ghana based role) joined ATE in January and spent 30% of the time on EducATE, 35% on BizATE, 30% on SNAP operations and 5% on management and administration in Ghana.

5. ATE increased the full-time Ghanaian staff who worked on rolling out projects to the various communities in the Upper West Ghana region using the hub model ATE has developed. Over the year, there was an average of 10 people working in these roles. Additionally, throughout 2020, 20 cooks worked in our supported schools' kitchens.

They also received the full benefits of being regular employees, including employer contributions to their state pensions.

6. In 2021, ATE signed a contract with The Petra Trust to manage all Ghanaian based staff's pension funds.

7. Expenditure on fundraising increased by 25% which reflects the amount of effort required to raise significant funds, but it still represented less than 13% of funds raised. The charity's infrastructure and management costs were 5% of income and administration costs in total were 18.1% of income.

## Action Through Enterprise

### NOTES to the accounts (continued)

8. During the latter part of 2022, ATE's Board of Trustees became aware that some of the donations from other charitable trusts had been given for specific purposes within the usual charitable work carried out by ATE. Consequently, these accounts differentiate between restricted and non-restricted funds for the first time.

In order to show comparative figures for the prior year as well as the current year, the accounts for 2019 were also analysed, so that accurate brought forward figures could be shown in the 2021 comparatives.

ATE usually aims to use restricted funds immediately, so they are often used in the year they are donated, but sometimes they are given towards the end of the year and therefore have to be carried over to the following year. At the end of 2021 ATE was holding £40,613 of restricted funds. £13,194 of this was donated by the City Education Trust as part of a multi year long term business educational training programme. This should be completed in 2022. Three other donations totalling £8,634 were also designated for educational purposes, but their implementation was delayed due to the disruption to the academic year caused by the pandemic. The last three restricted donations were received in November and December and were provided for planned expenditure in 2022.

9. Over the course of the year, ATE raised almost the same amount as was spent, so the charity's total funds balance was £138,277 at the end of the year, of which £40,613 was held for specified purposes and which will be spent in 2022.

The trustees consider this a very successful result, with over eight months' expenditure available for the next year of operations.

## Action Through Enterprise

### Independent Examiner's Report to the trustees of Action Through Enterprise

I report on the accounts for the year ended 31st December 2021 which are set out on pages 1 and 2.

#### 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;

and

to state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

#### Stephen Sherman FCA

10, Burdett Street, Ramsbury, Wilts.

Date:

## Action Through Enterprise

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#### Stephen Sherman FCA

10, Burdett Street, Ramsbury, Wilts.

Date:

**ACTION THROUGH ENTERPRISE**

England & Wales - Charity number 1149988

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# Accounts

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## ANNUAL REPORT 2020

Registered charity number: 1149988

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## Welcome from the Chair of Trustees

2020 was a year like no other for all of us, but especially so for those in extreme poverty.

Going by case numbers alone, Covid has had low impact in Lawra. However, the social and economic cost of achieving low case numbers is very high, the level of extreme poverty is continuing to grow. Markets have been shut, supply chains closed, spending is still much reduced. If you are one of the many people who eat tomorrow from what you earn today, this sort of economic downturn is extremely tough. Even though by now we are all too familiar with the level of hardship many people put up with, some of the individual situations have been truly shocking.

Our work to eradicate poverty has become more important and challenging than ever. In this report you will read how we as an organisation have stepped up to successfully meet the challenges.

During an early visit to Lawra, one of the conversations with a well-informed local that made a strong impression on me was about NGO's that had worked in the Lawra area. The thrust of the message was that "NGO's come, and NGO's go, the only long term evidence of their presence is often a crumbling, underused building".

Right from the start we have been determined that ATE will be sustainable and enduring. This means that as well as doing great work hand in hand with the local communities, we must have robust infrastructures, methods and practices that are replicable in the long term not just for now. This is an ongoing challenge, but I am

pleased to be able to say that we are definitely getting there. Every year, including 2020, we become stronger and more sustainable.

An important part of our strength is of course our people – staff, volunteers and supporters, both individual and corporate. This group is impressively large and diverse, spread around the world. Of course, there are setbacks but whenever I need a mood tonic all I need do is think of these people as their various contributions are fantastic, together they enable us to survive and thrive. Without them we are dead. You are of course a member of this group. In case I haven't properly personally thanked you recently – a genuinely heartfelt thanks from me.

Charles Gardner  
Chair of Trustees



## Message from the Chief Executive

2020 was a year that tested us all. Usually our work is about sustainable, long term change, but during the Covid-19 crisis we made an immediate shift to focus on the short term need of hunger and survival. We made an early decision to continue through the pandemic with as much enthusiasm, energy and innovation as possible - we found new ways to work, displayed resilience and remained dedicated to our mission of reducing poverty in Lawra. I am extremely proud of our team - at a time of fear, uncertainty and crisis, our staff were entirely focused on the needs of the people we work with.

We end 2020 financially secure, ready to rebuild Lawra, and looking forwards to the future. With a brand new Director of Operations ready to start work on the 1st January, we are as excited as ever about the brilliant work that we do.

Thank you so much to every single person that makes ATE wonderful – staff, trustees, volunteers, supporters – you are all making a difference.

Together, we are making sustainable change in Lawra. ATE is small, but it is beautiful.

Sarah Gardner  
Chief Executive



### Our Mission

To end poverty in Lawra Municipal in all its forms, leaving no one behind.

## About ATE

ATE has been established for eight years and delivers key initiatives in education, enterprise and social change to improve lives for children and adults in Lawra Municipal, Upper West Region, Ghana.

What makes ATE unique is that we are the only charitable organisation rolling out a holistic combination of programmes for rural communities, in this incredibly neglected area of Ghana. Our replicable Hub Model aims to concentrate support, and dovetail programmes and resources for maximum impact.

We've grown from a small seed and have now established five hubs; we feed almost 1000 school children each day, have supported 95 small sustainable businesses, and improve the lives of 170 disabled children and their families.

## How we've changed lives

**1,887** children across seven schools fed free school meals and provided with essential materials to support their education since 2013.

**170** marginalised disabled children and their families reached to overcome isolation across three support groups.

**95** small businesses supported to kick start sustainable enterprises since 2012, including 11 dry season farms, and 9 female apprentices

## Sustainable Development Goals Addressed By Our Work

The United Nations Sustainable Development Goals are a universal call to action to end poverty, protect the planet and improve the lives and prospects of everyone, everywhere, adopted by all UN member states in 2015.



# 2020:

A year like no other

MARCH

## 7 ATE Schools

shut on 16th March 2020  
due to concerns about  
COVID-19



MAY

## 30 hygiene packs provided to all Ghana staff

We provided full PPE packs to all of our staff members in Lawra to ensure that they are safe - including face masks, soap, gloves - and provided accurate information to dispell myths and fears in the community.



APRIL

## 975 masks

made by ATE seamstresses  
Theresa and Mercy

These incredible women made just under 1000 masks during the peak in Lawra, fully funded by ATE. We were able to distribute to our rural school children, families of disabled children and business owners.





**AUGUST**

**1062**

**food parcels**  
provided to families of  
disabled children, and  
rural school children



**JUNE**

**21 cooks**  
continued to receive a  
salary during school  
closures

“The pandemic brought fears and panic  
but ATE gave me hope as I was still  
receiving my salary which is the most  
reliable source of income for my family”  
Sophia, Cook at Girls Model JHS



**SEPTEMBER**

**158 students**  
supported to return to  
school for their final year  
exams

We ensured that the students had  
the learning materials they needed  
to prepare for exams, and provided a  
breakfast to help them get in the zone!

# EDUCATE

EducATE is a partnership with local government schools to reduce hunger, increase pupil attendance and enable completion of basic education through provision of a school meal and learning materials.

During 2020, with our goal of reducing poverty in Lawra, ATE has continued to support children's education, by encouraging enrolment, retention and attainment in schools. This is achieved by providing a nutritious midday meal in 6 Junior High Schools and a breakfast at Karbo Primary School, amounting to a total of almost 1000 meals provided each day. ATE also provides educational resources and runs outreach work to encourage children who drop out of school to attend, helping to solve the cause, such as providing uniforms or shoes.

## Highlights of the year

- At all 6 Junior High Schools, Form 3 pupils returned to take BECE exams, which offers entrance to Senior High School.
- Evelyn, a student at Lawra Model Girls JHS, got through to the national finals in a science competition!
- Biro Girls - Towards the end of 2020, eight girls from Biro JHS passed their final exams and became the first ever girls from this school to transition to Senior High School. Senior High School can be beyond the reach of many children, since many are located too far away to attend daily and therefore boarding is a necessity, yet this is financially prohibitive for most. ATE has secured funding for these girls annual boarding costs, making a life changing difference! We're excited to see how they get on, and so proud to be able to support these trailblazers.



## Our EducATE Covid Response

2020 has been a difficult year for children's education all over the world. During the early part of 2020, we saw the outbreak of COVID-19 and it became clear that the communities we serve would become increasingly affected. On the 16th March, the government of Ghana announced indefinite closure of all schools - a heartbreaking decision which affected all our team.

These school closures meant that many children not only missed out on vital education, but also the school meal that is so important in an area where children often only eat one meal a day. Without school, children looked for work, such as Solomon, who burns charcoal to make a vital income for his family. Many children travelled south, in search for work, putting themselves in dangerous situations to make sure they survive. It has been heartbreaking for our team to witness the progress that we have made in education in Lawra, particularly for girls, be reversed.

We provided emergency support throughout the crisis, distributing food, soap and face masks to tackle the immediate priorities of hunger and hygiene to the most rural children, and ensured there are wash stations at all schools.

In July 2020, final year students at our junior high schools returned to school to prepare for their exams. We ensured that they had the learning materials and equipment that they needed, and provided an additional breakfast during the week of their exams to give them the best of starts! It was joyful to see some of the students return to the classroom.

Looking ahead, we can't wait to resume normal programme delivery in 2021, and continue to ensure that children in Lawra can access an education.





## Special Needs Awareness Programme

Disabled children in Lawra face many barriers to education, healthcare, and participation in community life. Two out of three disabled people in Lawra who have survived to adulthood have never been to school. Disabled children and their families are extremely marginalised, and those with severe learning difficulties, are exposed to a high risk of abuse, neglect and infanticide. The discrimination extended to the family, creates great hardships in meeting their children's most basic needs.

ATE's Special Needs Awareness Programme (SNAP) is all about changing the lives of children with disabilities, enabling access to education, healthcare, and greater inclusion within their families and their wider community.

SNAP provides:

- Support to 170 families with disabled children
- Monthly support group meetings in 3 locations which include a free meal
- A lifeline for isolated disabled children and families to socialise
- Access to education in mainstream and special schools
- A Play Scheme for disabled children locked out of education
- Workshops to promote health, hygiene, parental support and income generation
- National Health Insurance for disabled children and their primary care-giver to access healthcare
- Access to medical assessment, orthopaedic equipment, and medical care and medicine
- A drop-in service, home visits and casework which provide a range of support in terms of health, education, family mediation, and access to government support
- Advocacy for greater access to rights for disabled children and their families



**In 2020, we celebrated the inclusion of the first group of disabled children to march in the Independence Day March on 6th March - a hugely emotional event, and a key achievement for greater visibility, inclusion and celebration of disabled children in Lawra.**

## Our SNAP Covid Response

As the Covid-19 health crisis hit and everything came to a standstill, it coincided with a time of annual food insecurity, and we anticipated and feared disproportionate impacts for marginalized disabled children and their families.

Our two-person SNAP Team, led by Kaamil Issahaku, pivoted SNAP support to humanitarian assistance for families with disabled children in rural areas. We delivered information and demonstrations about how to keep safe, and provided emergency distributions of soap, facemasks, and food. Vital monthly door-to-door distributions of food were continued for a number of months to 79 extremely vulnerable rural families. This tackled hunger, enabled us to check on their wellbeing, show that they are valued, and would not be forgotten through the most difficult times.

Towards the end of lockdown, we carried out essential monitoring of health, education, financial and other needs to implement recovery activities to enable families with disabled children to get back on their feet and get back to school beyond the crisis.

### A word from Kaamil Issahaku, SNAP Programme Leader

“The work funded by Openwork Foundation in this extraordinary year, has seen us out in the communities so much more. We have improved the rapport that we have with health providers, to ensure they give attention to the people who need their services and mediate where necessary for better outcomes. Throughout the emergency phase of the pandemic, the food distributions right out to the rural areas have paved the way for disabled children and their families to realise they are part of society, they have people they can lean on and can advocate for them – their confidence has grown in us, and in them feeling recognised as human beings”.

## Supporting small sustainable businesses

BizATE is an award-winning small business development programme which provides grants, training, and mentoring to grow successful small businesses in Lawra and increase their resilience in an extremely challenging economic environment. This programme has been generously funded by our partners the Commercial Education Trust.

Each year, ATE selects 16 new small business owners (SBOs) from a cross-section of the Lawra community, across a range of trades, to participate in the programme. In January 2020, we launched the first year of our two-year Integrated Training Plan and new mentoring tools to: enable more frequent training (now delivered on a monthly basis ensuring 3 workshops a year for 4 trade groups); to provide more consistency in mentoring; and promote greater leadership of local staff in planning and delivery.

The global Covid-19 pandemic and related regulations temporarily paused training from March to October, but despite the challenges we delivered Round 1 of our highly interactive business simulation game workshops to 55 of our Makers, Sellers, Menders, and Growers. With travel restrictions preventing our Director of Operations from returning to Ghana, our in-country staff stepped up, took on new skills and full delivery of workshops with confidence.

“The Business Game was played so that SBOs could really have a practical insight into their own business. It put them in real-life situations they may find themselves and at the end they realised these are the challenges we face, and they analysed decision-making in their own businesses, so it contributed a lot to their understanding”

**Prosper Albeboire, Projects Leader and Hub Manager**



# Businesses through COVID-19

In response to the pandemic, and the challenges it caused SBOs in Lawra, we pivoted our operations and carried out vital additional advice-giving to engaged SBOs, essential monitoring to gain a clear picture of the impacts of the pandemic, and planning for vital support to rebuild ATE-supported small businesses.

- **Innovative face mask project** - Encouraging diversification and innovation for our seamstresses, creating income and protecting people, in total almost 1000 were made and distributed.
- **Essential monitoring** - 90% of businesses remained open to some degree throughout lockdown with 87% making profit – most at reduced rates. Other businesses profit rose, particularly where they were able to diversify their products or services. Data gathered through our Workshop Evaluation processes towards the end of the year found that 65% of SBOs reported that average monthly profits were lower than expected.
- **Advice** - ATE staff with mentoring responsibilities provided tailored advice to our engaged SBOs to help them to overcome the challenges, manage and sustain their businesses.



## Rufina's story

Female SBOs have been twice as successful in sustaining their small businesses compared to men (85% of female run businesses 'sustained', compared to 48% of men's). Among them is Rufina, a weaver in Lawra, who was granted by ATE in 2016. When national restrictions due to COVID-19 put a stop to all social gatherings, Rufina's business was greatly affected. As a weaver, the ban on markets, churches, funerals and parties (for which her material is often sold) meant she had no customers to sell to. Depending on weaving to help her husband feed the family, and put up a container for her business, was a challenge. She had to rely on her savings for food and to sustain the business. Now, she is producing more material, her business is sustained, and she is hoping to improve it further, though the current market is tough.

# VocATE

## ATE's apprenticeship scheme

### The situation in Lawra:

Low school completion rates and youth unemployment are acute problems in Lawra Municipal, and opportunities for education and training are even further out of reach for young women, due to poverty and gender inequality. Apprenticeships to gain market-ready vocational skills are an attractive option, but opportunities and access are limited, and as they are unpaid and widely unregulated with low completion rates, there are open questions about their effectiveness.

### Our highlights of 2020:

This year saw the end of our pilot VocATE program - an apprenticeship scheme enabling vulnerable women to access vocational training. These women have worked really hard, and watching them become qualified tradeswomen was cause for huge celebration.

These strong women have displayed incredible commitment and strength, and have become skilled, confident, independent seamstresses/hairdressers/weavers. Watching their transformation, from their home-visits in 2016 to their graduation ceremony in 2020, has been a reminder of what can be achieved, with the right support and a whole heap of tenacity.

We paired successful small business owners with our apprentices, and provided all needed equipment, including bikes to enable the women to travel from rural homes to Lawra town, they needed to thrive. Most importantly, we facilitated relationships between apprentices and business owners, to ensure the women were supported and learning at all times. Prosper leads this work in Lawra, and does it beautifully.

We are beyond delighted that these women have completed their training, and can't wait to set them up as entrepreneurs in 2021! We also hope to set up our second batch of apprentices next year, 10 more women who will become skilled and independent. It's wonderful.

**"It wasn't easy. Some people run away leaving their machines with their SBO's. We would have also left but with the intervention of ATE we made it"**

Evelyn, VocATE graduate and qualified seamstress



# Dry Season Farming

## Local knowledge driving economic change

### The situation in Lawra:

Unlike the rest of Ghana, the northern regions experience just one rainy season to grow crops, and a difficult five-month-long dry season. With huge reliance on subsistence farming, people in Lawra struggle to reliably produce crops against a backdrop of climate change, increasing food insecurity and hunger, and the dry season brings people to the brink of survival. When the rainy season is over, drought and high costs of equipment to farm in the dry season force farmers to migrate to work-for-hire on larger farms in the South in order to feed their families.

### How ATE helps:

To enable farmers in Lawra to grow crops all year round on their own land, we deliver grants of essential equipment (eg. fences, water pumps and pipes) to expand their dry season farms, protect crops from bushfires and roaming animals, and ease the intense labour of watering required through the dry season. Coupled with participation in our small business development training programme, this support has achieved a powerful, rapid improvement in the lives of the 71 farmers we support through 9 farms, including 2 community farms of elderly and disabled members.

By supporting dry season farmers with vital equipment, advice and business skills, they are able to manage a second growing season, sustainably producing increased yields of crops when food is most scarce. This has increased household income and nutrition, quality of life for farmers and their families, and the amount of affordable produce available in the community. During the pandemic, as transportation was suspended, getting food became very difficult, and food prices soared. The reliance on food produced locally, reducing the pressure for seasonal migration, has never been more vital. Dry season farming is a powerful tool for improving opportunities and lives for farmers, families and communities in Lawra, which we plan to expand in the years ahead.

**“My family has eaten better this year than last year because the support has helped me extend my farm and produce more this harvest. We eat fresh vegetables when they are ready and are healthier due to the richer diet from the vegetables I farm. The grant helped me to now cultivate a greater variety of vegetables, as before I only used to grow one particular crop. Most of the profit was spent on the house I’m building. The support from ATE has helped me to achieve my dream to build a block house and put up a shop where my wife can sell drinks”**

Isaac, dry season farmer supported in 2019



# Thank you

## Fantastic fundraising

We are full of gratitude to every person who has supported us in 2020. At a time that has been so challenging for us all, we are so thankful for each and every donation. Your support has saved lives, and has ensured that ATE is able to look to the future, ready and committed to rebuild Lawra. A huge thank you also to grant makers who provided emergency funding or afforded us great trust and flexibility in our use of funds through unprecedented circumstances of the pandemic, helping us to respond quickly and effectively to the urgent needs of the most vulnerable in Lawra.



**116** have a regular standing order to ATE, helping us to be steady and strategic with our long-term planning

**52** people helped ATE to raise £10,255 for EducATE in the Big Give Christmas Challenge 2020!

**15** grant making trusts supported ATE in 2020, enabling us to drive forward long-term, sustainable change in Lawra

**20** Gifts of Hope boxes purchased by our corporate partners and individuals, raising over £4,500!

**102** purchased tickets for ATE's first online Christmas Quiz, and £2000 raised!

**£12,525** donated specifically to core costs, helping ATE to keep fantastic staff and run efficiently





# ATE EMERGENCY CORONAVIRUS APPEAL

## THANK YOU

In April 2020, with all usual fundraising activities paused, we tentatively launched an Emergency Campaign, to try to fill the gap, to try and ensure the continuity of ATE's work in our communities. Within hours of launching the appeal, hope was restored. We were overwhelmed with the incredible support from so many people. The appeal raised an astonishing £30,316.13 in 3 months.

**270** donations towards ATE's Emergency Appeal, providing vital food parcels to those who needed it.

**£3028** raised by fantastic supporters Suki, Raul, Holly, Tom, Antonia and Ben in 'Lockdown Love' - a virtual blind date fundraising evening!

**79** monthly food parcels regularly delivered to families of disabled children from Emergency Appeal donations.

**0** received in UK or Ghana government funding or furlough payments throughout the pandemic.

**34** staff members working for ATE kept their jobs, with no hours cut, enabling them to look after their families.



## Rebuild for Better

The founding principal of ATE has always been to respond directly to community need. We place great value on listening to local voices and taking focused action to provide opportunities for people to improve their own lives. In July 2020, we carried out intensive monitoring and evaluation to ensure that we understand exactly what we need to do to ensure that the people of Lawra have the very best chance to thrive.

We found that:

- In August, only 39% of children had returned to school
- 96% of Form 3 children returned to school without the basic learning materials they needed to take part in lessons
- 80% of children at rural schools suffered from 'high' to 'severe' levels of hunger during the pandemic
- 37% of our entrepreneurs need urgent support to ensure their businesses survive
- 98% of mothers of disabled children can't afford the basic needs of their families
- 76% have urgent health needs that they cannot fund
- 100% of families of disabled children suffer from hunger

In response to these shocking statistics, and on top of our regular programmes, we launched a 'Rebuild' campaign - aiming to help the people of Lawra to recover from the pandemic, and Rebuild for Better.

- **Respond** - By providing monthly food parcels and support to the most vulnerable families.
- **Recover** - By repairing the damage from the pandemic, getting children back in school and businesses back on track.
- **Rebuild** - By giving the community an extra boost, and supporting new ventures to kickstart the local economy.

In the second half of 2020 we began to implement a series of tangible, focused initiatives in Lawra, to help the people of Lawra recover from the pandemic, and we will continue with this work into 2021.

## 2021 and beyond

As we look forward to 2021 and beyond, we feel incredibly excited to embed and grow our Hub Model. We know that our model has impact, that it makes great use of resources, and empowers local voices - and we can't wait to see this develop further.

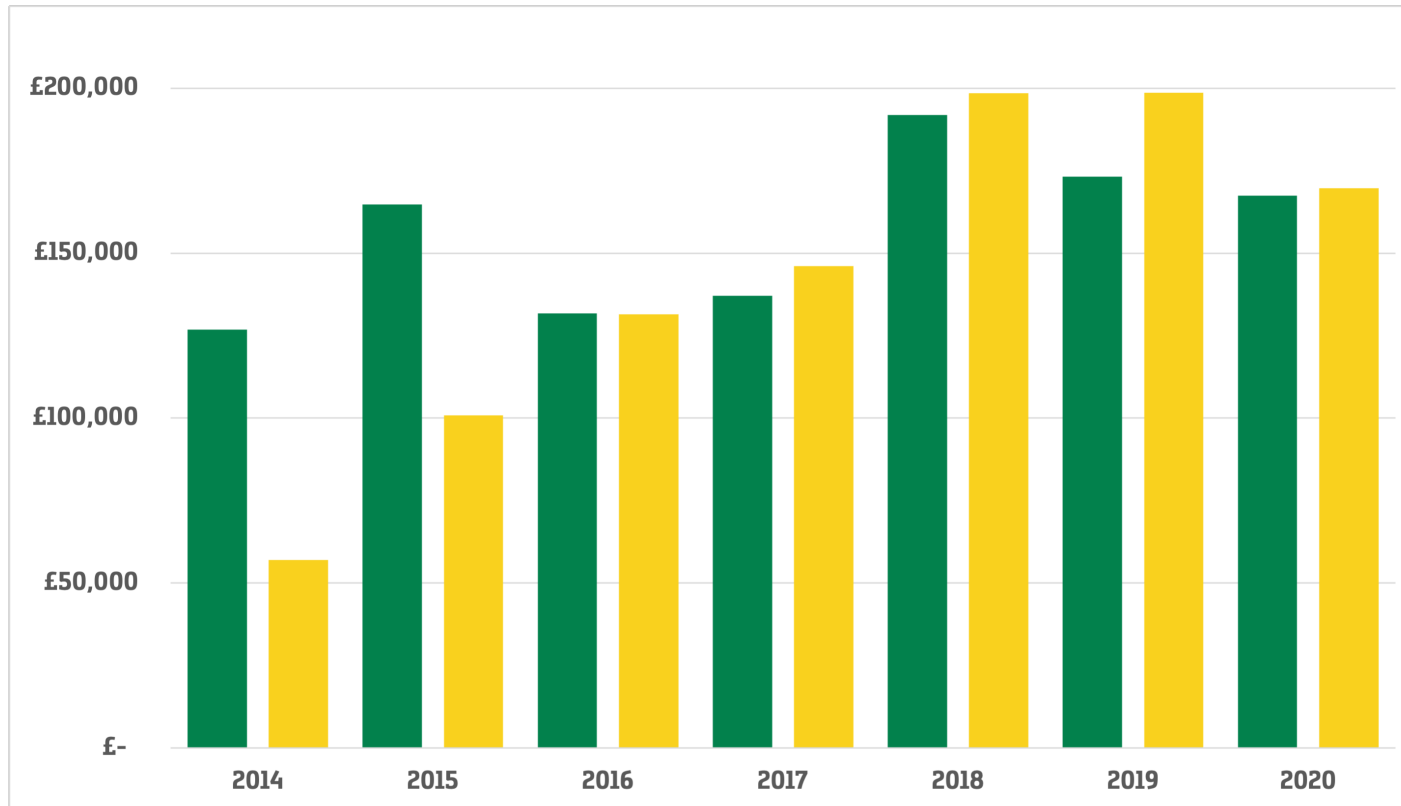
With 5 existing Hubs across Lawra Municipality at the end of 2020 - Lawra Town, Dowine, Gombile, Biro, and Bagri Junction - we plan to double this coverage by 2025, with one new Hub per year. 10 Hubs, carefully positioned in communities who are ready and committed to partner with us, would mean that every person in Lawra could access our support, should they wish to. It's well within our reach, if we continue to work hard, and of course become increasing strategic and effective.



# Financial summary

## ATE Income & Expenditure

Income  
Expenditure



Out of every £1 you donate



82p goes directly towards project costs in Ghana



12p is spent on fundraising



6p is spent on administration costs

### Local leadership

One of our greatest successes in 2020 was seeing our team in Ghana step into management and leadership positions. The skills learnt in this time have propelled us into the next phase of our organisation, with Lawra staff members leading the way in our transformational change programmes.

### Financial Security

Financial controls at ATE remain secure. We work closely as an international team of Ghana staff, UK staff, and trustees, to ensure that we are as transparent and accountable as possible.

# Get Involved

Thank you to all our supporters, without which Action Through Enterprise wouldn't be able to improve the lives of so many in Lawra.

The scale of the problem is daunting, but small donations can make a huge difference to those in need - together, we are making real change. You can help us by making a regular donation, fundraising in your community or leaving us a legacy.

## **Make a regular donation**

Giving regularly helps Action Through Enterprise to continue our work.

- £5 could feed a child at one of our schools for a month
- £50 could provide vital support to a family of a disabled child
- £100 could support an entrepreneur to run a sustainable business, ensuring they can look after their family

## **Leave a gift in your will**

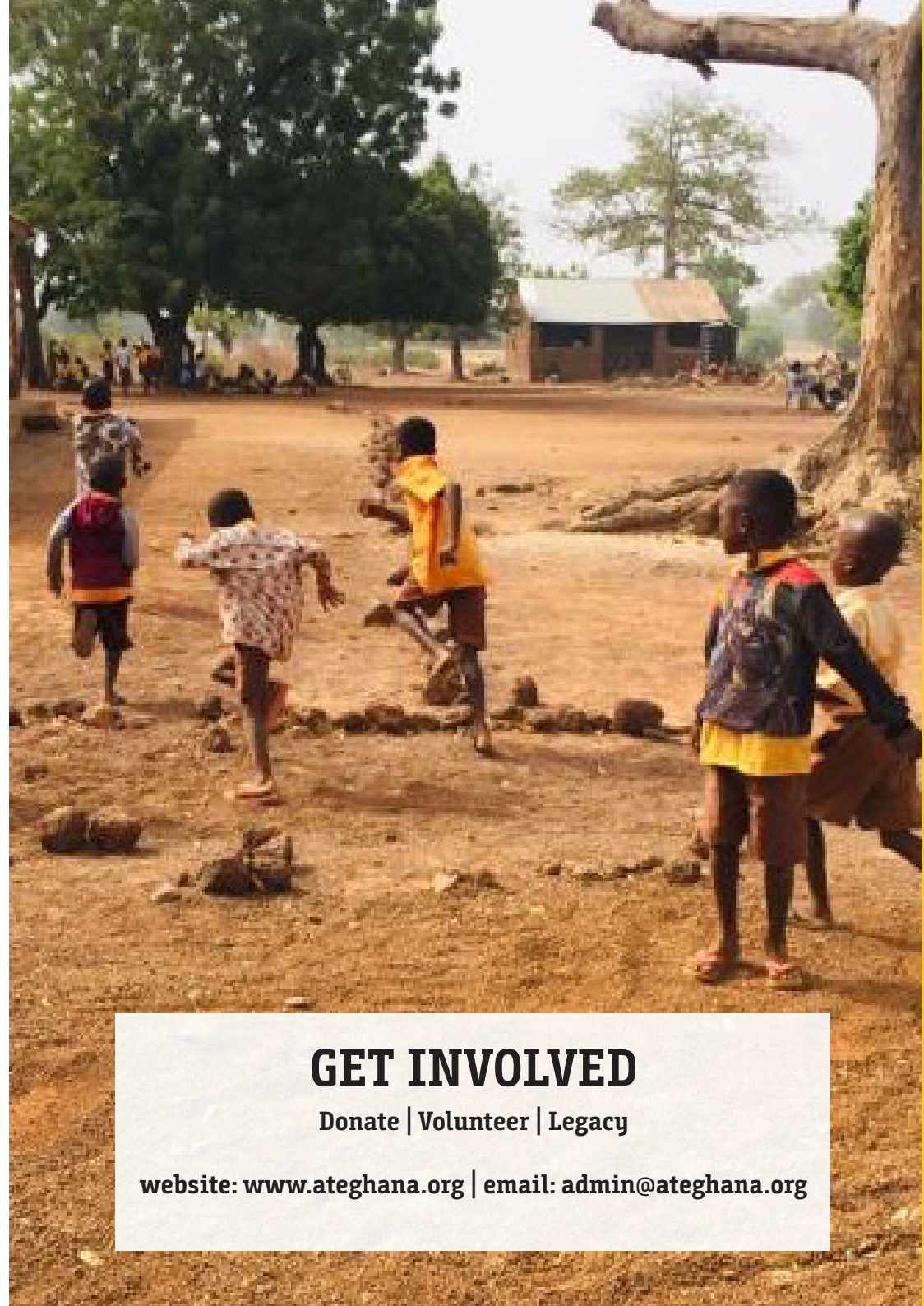
After taking care of your loved ones, including a gift in your will for vulnerable children and families who otherwise might not have a chance to lift themselves out of poverty, is a very special legacy to leave. Please get in touch if you would like advice about how to make a gift to ATE in your will, we would be honoured to talk it through with you.

## **Fundraise for us**

Take on a challenge, raise money in your community or get your school or company involved. Get in touch with us if you have an idea - we'll support you with your training and fundraising, and cheer you on along the way!

## **Volunteer with us**

Join ATE's small team and make a real difference to the lives of people in Lawra! We're always looking for people to help - as a small team it makes a real difference.



## **GET INVOLVED**

**Donate | Volunteer | Legacy**

**website: [www.ateghana.org](http://www.ateghana.org) | email: [admin@ateghana.org](mailto:admin@ateghana.org)**



## Contact ATE

[www.ateghana.org](http://www.ateghana.org)  
[admin@ateghana.org](mailto:admin@ateghana.org)

facebook: [facebook.com/ATEGhana](https://facebook.com/ATEGhana)  
instagram: [@ateghana](https://instagram.com/@ateghana)  
twitter: [@ATEGhana](https://twitter.com/@ATEGhana)

# Action Through Enterprise

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

### INCOME & EXPENDITURE ACCOUNT

	Unrestricted Funds Year to 31 December 2020 £	Unrestricted Funds Year to 31 December 2019 £
<b><u>Income</u></b>		
Emergency Appeals	25,083	0
Donations	33,163	84,293
Monthly standing orders	29,402	23,015
Grants	67,334	56,550
Commercial income	0	0
HMRC tax refunds	11,070	7,797
Other income	0	0
Interest received	1,385	1,577
<b>Total Receipts</b>	<b>167,437</b>	<b>173,232</b>
<b><u>Expenditure</u></b>		
<b>Project Costs</b>		
EducATE	57,123	75,480
BizATE	39,047	41,322
SNAP	40,347	48,141
VocATE	1,974	912
Total project costs	138,491	165,855
<b>Administrative Costs</b>		
Fundraising investment	20,949	20,412
Charity infrastructure and management costs	10,206	12,317
Maternity leave costs		
Total administrative costs	31,155	32,729
<b>Total Expenditure</b>	<b>169,646</b>	<b>198,584</b>
<b>Excess/(Deficit) of income over expenditure</b>	<b>(2,209)</b>	<b>(25,352)</b>

# Action Through Enterprise

## STATEMENT OF ASSETS AND LIABILITIES as at 31st December 2020

	Unrestricted Funds 31 December 2020 £	Unrestricted Funds 31 December 2019 £
<b>Assets</b>		
<b>Cash</b>		
UK current account	17,883	15,777
UK deposit account	30,014	30,003
60 Day Notice account (Cambridge & Counties Bank)	15,011	15,000
120 Day Notice account (Hampshire Trust Bank)	75,000	75,000
Ghana current account	679	4,900
Cash held in Ghana	10	126
<b>Total Assets</b>	<b>138,597</b>	<b>140,806</b>
<b>Total Fund Value</b>	<b>138,597</b>	<b>140,806</b>

The attached notes form part of these financial statements.

Approved by the trustees on 17th April 2021  
and signed on their behalf by Charles Gardner (Chair) and Andrew Ritchie (Treasurer)

# Action Through Enterprise

## NOTES to the accounts

1. These financial statements have been prepared on the receipts and payments basis.
2. Overall, income decreased by 3% from the previous year. Fundraising was dramatically affected by the global pandemic. Income from corporate sponsors was 91% less than the previous year as The Gamma Ball Rally was not held. However, successful special fundraising appeals were held, which started as soon as the implications of the disease were recognised. ATE continued to be successful applying for grants and income from this source increased by 19% in 2020. Regular monthly donations by supporters increased by 27%.
3. Resources spent on projects decreased by 16% overall. The schools were closed from March and the school feeding programme had to be suspended. Consequently, expenditure on food decreased by 65%. However, ATE was able to continue the BizATE, VocATE and SNAP programmes, despite the Inclusion Centre having to be closed for several months. The highest emphasis was placed on supporting the most vulnerable people and £1,330 was spent on providing them with soap for hygiene, PPE and food. This expenditure is included within the SNAP total.
4. Expenditure on the Special Needs project, SNAP, continued at a similar level as the prior year, when project costs had included £7,977 of expenditure related to the completion of ATE's Inclusion Centre in Lawra.
5. UK based employees' payroll costs are allocated to the charitable projects, fundraising and administration in proportion to the time spent on these activities.

In 2020, due to the Covid-19 pandemic, none of the UK based staff were able to travel to Ghana to work locally on ATE's projects.

The Chief Executive was remunerated for 3.5 days work per week and spent 75% of the time working on projects, 20% on fundraising and 5% on ATE's administration.

The part-time Projects and Development Officer worked four days a week and the work pattern was also 75% of the time working on projects, 20% on fundraising and 5% on ATE's administration.

The UK Operations and Projects Officer role is 75% of the time working on ATE's projects and 25% spent on fundraising.

The Director of Operations (a Ghana based role) worked in Ghana in January and February and returned to the UK in March, but was able to manage the role from the UK and spent 33% of the time on EducATE, 33% on BizATE and 34% on SNAP operations.

6. ATE continued to employ full-time Ghanaian staff who worked on rolling out projects to the various communities in the Upper West Ghana region using the hub model ATE has developed. Over the year, there was an average of nine people working in these roles. Additionally, throughout 2020, the 21 cooks working in our supported schools' kitchens were on ATE's payroll for the full year and they also received the full benefits of being regular employees, including employer contributions to their state pensions.

7. Expenditure on fundraising increased by 3%, but less time was spent on the charity's infrastructure and management compared to the previous year, which resulted in a lower cost.

8. ATE's funds decreased by 2% to £138,597 over the course of the year. The trustees consider this a very successful result, given the fundraising challenges faced in 2020.

## Action Through Enterprise

### Independent Examiner's Report to the trustees of Action Through Enterprise

I report on the accounts for the year ended 31st December 2020 which are set out on pages 1 and 2.

#### 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;

and

to state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 130 of the 2011 Act; and

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

**Stephen Sherman FCA**

10, Burdett Street, Ramsbury, Wilts.

Date: 21st September 2021

# Action Through Enterprise

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

### INCOME & EXPENDITURE ACCOUNT

	Unrestricted Funds Year to 31 December 2020 £	Unrestricted Funds Year to 31 December 2019 £
<b><u>Income</u></b>		
Emergency Appeals	25,083	0
Donations	33,163	84,293
Monthly standing orders	29,402	23,015
Grants	67,334	56,550
Commercial income	0	0
HMRC tax refunds	11,070	7,797
Other income	0	0
Interest received	1,385	1,577
<b>Total Receipts</b>	<b>167,437</b>	<b>173,232</b>
<b><u>Expenditure</u></b>		
<b>Project Costs</b>		
EducATE	57,123	75,480
BizATE	39,047	41,322
SNAP	40,347	48,141
VocATE	1,974	912
Total project costs	138,491	165,855
<b>Administrative Costs</b>		
Fundraising investment	20,949	20,412
Charity infrastructure and management costs	10,206	12,317
Maternity leave costs		
Total administrative costs	31,155	32,729
<b>Total Expenditure</b>	<b>169,646</b>	<b>198,584</b>
<b>Excess/(Deficit) of income over expenditure</b>	<b>(2,209)</b>	<b>(25,352)</b>

## Action Through Enterprise

### STATEMENT OF ASSETS AND LIABILITIES as at 31st December 2020

	Unrestricted Funds 31 December 2020 £	Unrestricted Funds 31 December 2019 £
<b>Assets</b>		
<b>Cash</b>		
UK current account	17,883	15,777
UK deposit account	30,014	30,003
60 Day Notice account (Cambridge & Counties Bank)	15,011	15,000
120 Day Notice account (Hampshire Trust Bank)	75,000	75,000
Ghana current account	679	4,900
Cash held in Ghana	10	126
<b>Total Assets</b>	<u><u>138,597</u></u>	<u><u>140,806</u></u>
<b>Total Fund Value</b>	<u><u>138,597</u></u>	<u><u>140,806</u></u>

The attached notes form part of these financial statements.

Approved by the trustees on 17th April 2021  
and signed on their behalf by Charles Gardner (Chair) and Andrew Ritchie (Treasurer)

# Action Through Enterprise

## NOTES to the accounts

1. These financial statements have been prepared on the receipts and payments basis.
2. Overall, income decreased by 3% from the previous year. Fundraising was dramatically affected by the global pandemic. Income from corporate sponsors was 91% less than the previous year as The Gamma Ball Rally was not held. However, successful special fundraising appeals were held, which started as soon as the implications of the disease were recognised. ATE continued to be successful applying for grants and income from this source increased by 19% in 2020. Regular monthly donations by supporters increased by 27%.
3. Resources spent on projects decreased by 16% overall. The schools were closed from March and the school feeding programme had to be suspended. Consequently, expenditure on food decreased by 65%. However, ATE was able to continue the BizATE, VocATE and SNAP programmes, despite the Inclusion Centre having to be closed for several months. The highest emphasis was placed on supporting the most vulnerable people and £1,330 was spent on providing them with soap for hygiene, PPE and food. This expenditure is included within the SNAP total.
4. Expenditure on the Special Needs project, SNAP, continued at a similar level as the prior year, when project costs had included £7,977 of expenditure related to the completion of ATE's Inclusion Centre in Lawra.
5. UK based employees' payroll costs are allocated to the charitable projects, fundraising and administration in proportion to the time spent on these activities.

In 2020, due to the Covid-19 pandemic, none of the UK based staff were able to travel to Ghana to work locally on ATE's projects.

The Chief Executive was remunerated for 3.5 days work per week and spent 75% of the time working on projects, 20% on fundraising and 5% on ATE's administration.

The part-time Projects and Development Officer worked four days a week and the work pattern was also 75% of the time working on projects, 20% on fundraising and 5% on ATE's administration.

The UK Operations and Projects Officer role is 75% of the time working on ATE's projects and 25% spent on fundraising.

The Director of Operations (a Ghana based role) worked in Ghana in January and February and returned to the UK in March, but was able to manage the role from the UK and spent 33% of the time on EducATE, 33% on BizATE and 34% on SNAP operations.

6. ATE continued to employ full-time Ghanaian staff who worked on rolling out projects to the various communities in the Upper West Ghana region using the hub model ATE has developed. Over the year, there was an average of nine people working in these roles. Additionally, throughout 2020, the 21 cooks working in our supported schools' kitchens were on ATE's payroll for the full year and they also received the full benefits of being regular employees, including employer contributions to their state pensions.

7. Expenditure on fundraising increased by 3%, but less time was spent on the charity's infrastructure and management compared to the previous year, which resulted in a lower cost.

8. ATE's funds decreased by 2% to £138,597 over the course of the year. The trustees consider this a very successful result, given the fundraising challenges faced in 2020.

## Action Through Enterprise

### Independent Examiner's Report to the trustees of Action Through Enterprise

I report on the accounts for the year ended 31st December 2020 which are set out on pages 1 and 2.

#### 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;

and

to state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 130 of the 2011 Act; and

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

**Stephen Sherman FCA**

10, Burdett Street, Ramsbury, Wilts.

Date: 21st September 2021