



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 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 yous

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

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

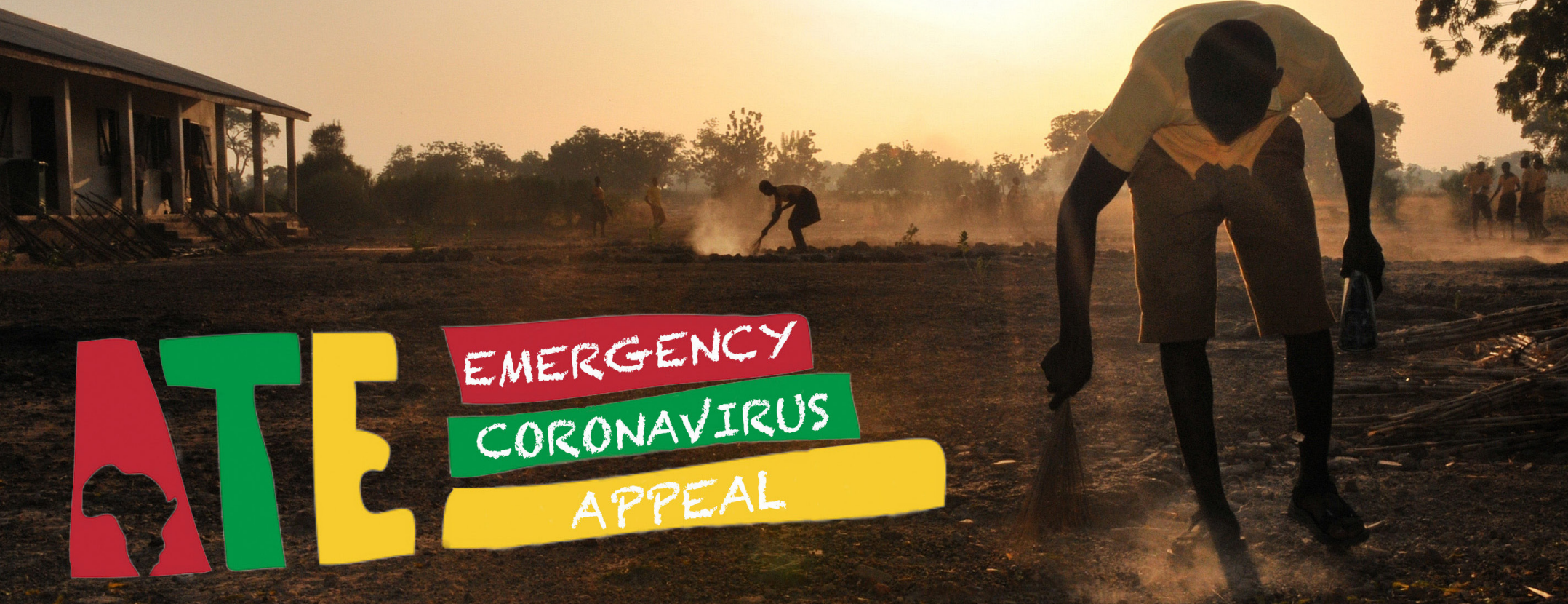
102 purchased tickets for ATE's first online Christmas Quiz, and £2000 raised!

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

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

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





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.

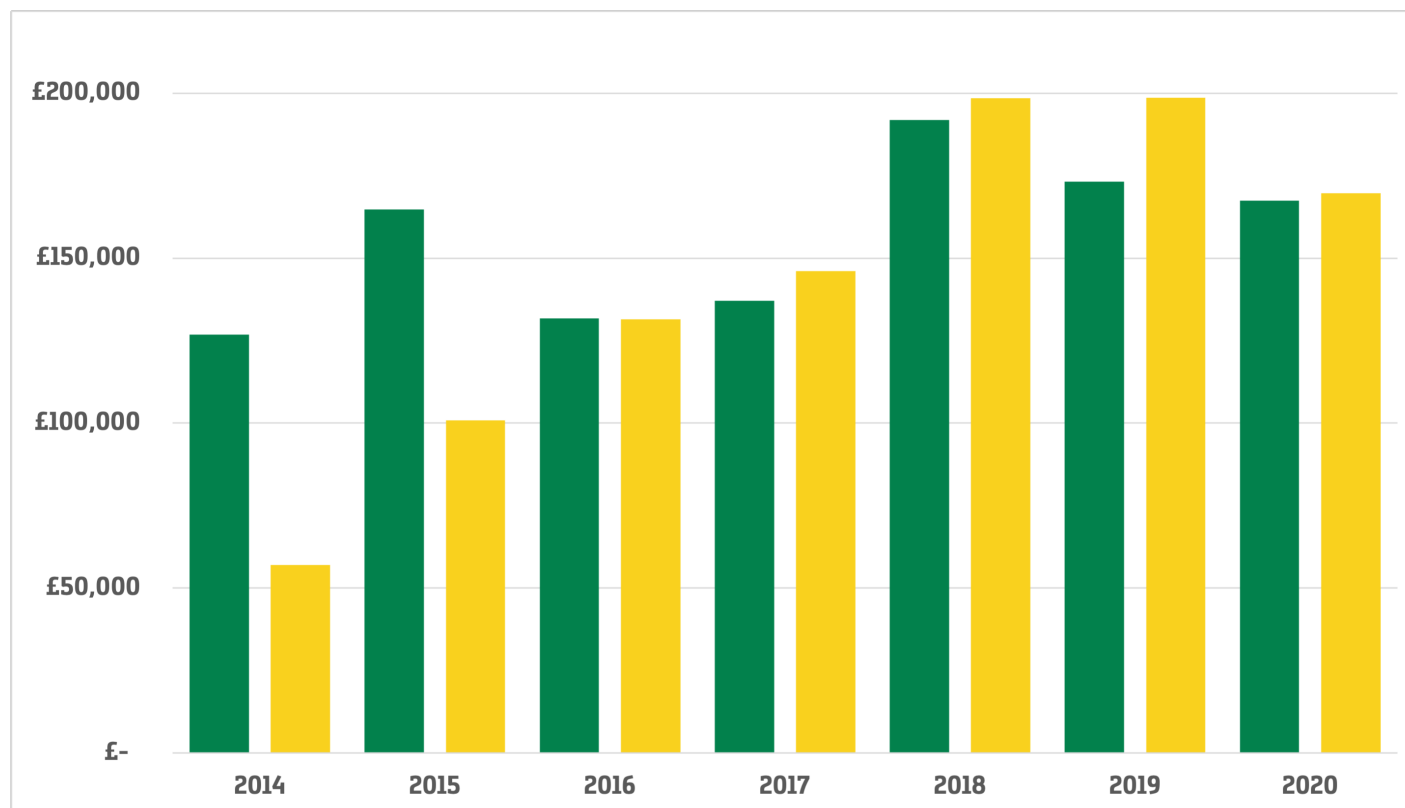
With 5 existing Hubs across Lawra Municipality at the end of 2020 - Lawra Town, Dowine, Gombile, Biro, and Bagri Junction - we plan to double this coverage by 2025, with one new Hub per year. 10 Hubs, carefully positioned in communities who are ready and committed to partner with us, would mean that 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



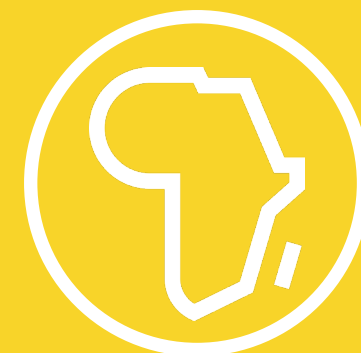
Local leadership

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.

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

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

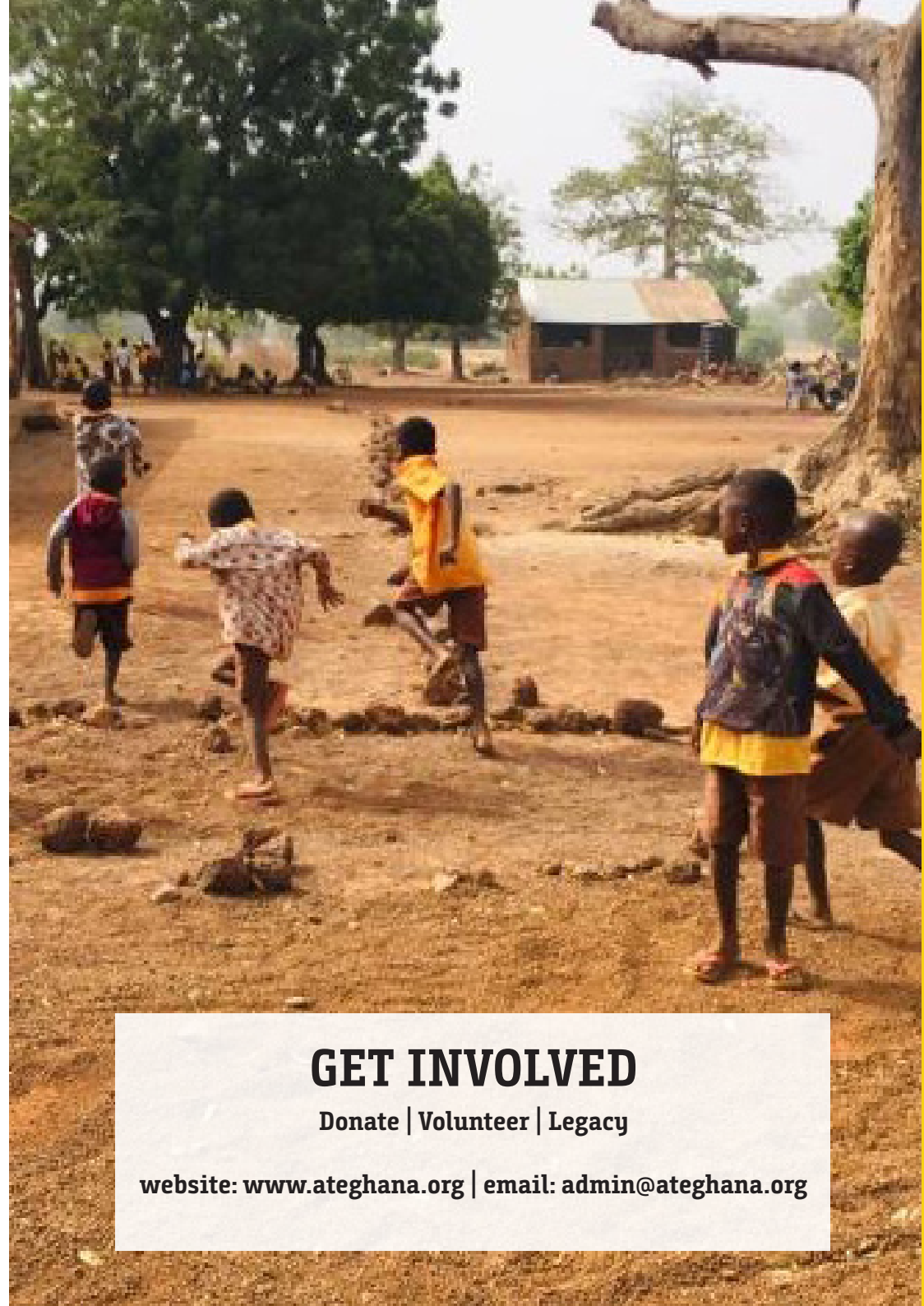
After taking care of your loved ones, including a gift in your will for vulnerable children and families who otherwise might not have a chance to lift themselves out of poverty, is a very special legacy to leave. Please get in touch if you would like advice about how to make a gift to ATE in your will, 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 | email: admin@ateghana.org



Contact ATE

www.ateghana.org
admin@ateghana.org

facebook: 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 £
<u>Income</u>		
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
Total Receipts	167,437	173,232
<u>Expenditure</u>		
Project Costs		
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
Administrative Costs		
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
Total Expenditure	169,646	198,584
Excess/(Deficit) of income over expenditure	(2,209)	(25,352)

Action Through Enterprise

STATEMENT OF ASSETS AND LIABILITIES as at 31st December 2020

	Unrestricted Funds 31 December 2020 £	Unrestricted Funds 31 December 2019 £
Assets		
Cash		
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
Total Assets	138,597	140,806
Total Fund Value	138,597	140,806

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 £
<u>Income</u>		
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
Total Receipts	167,437	173,232
<u>Expenditure</u>		
Project Costs		
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
Administrative Costs		
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
Total Expenditure	169,646	198,584
Excess/(Deficit) of income over expenditure	(2,209)	(25,352)

Action Through Enterprise

STATEMENT OF ASSETS AND LIABILITIES as at 31st December 2020

	Unrestricted Funds 31 December 2020 £	Unrestricted Funds 31 December 2019 £
Assets		
Cash		
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
Total Assets	138,597	140,806
Total Fund Value	138,597	140,806

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

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Stephen Sherman FCA

10, Burdett Street, Ramsbury, Wilts.

Date: 21st September 2021