



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 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 SNAP member Zunuo 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 10th 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!

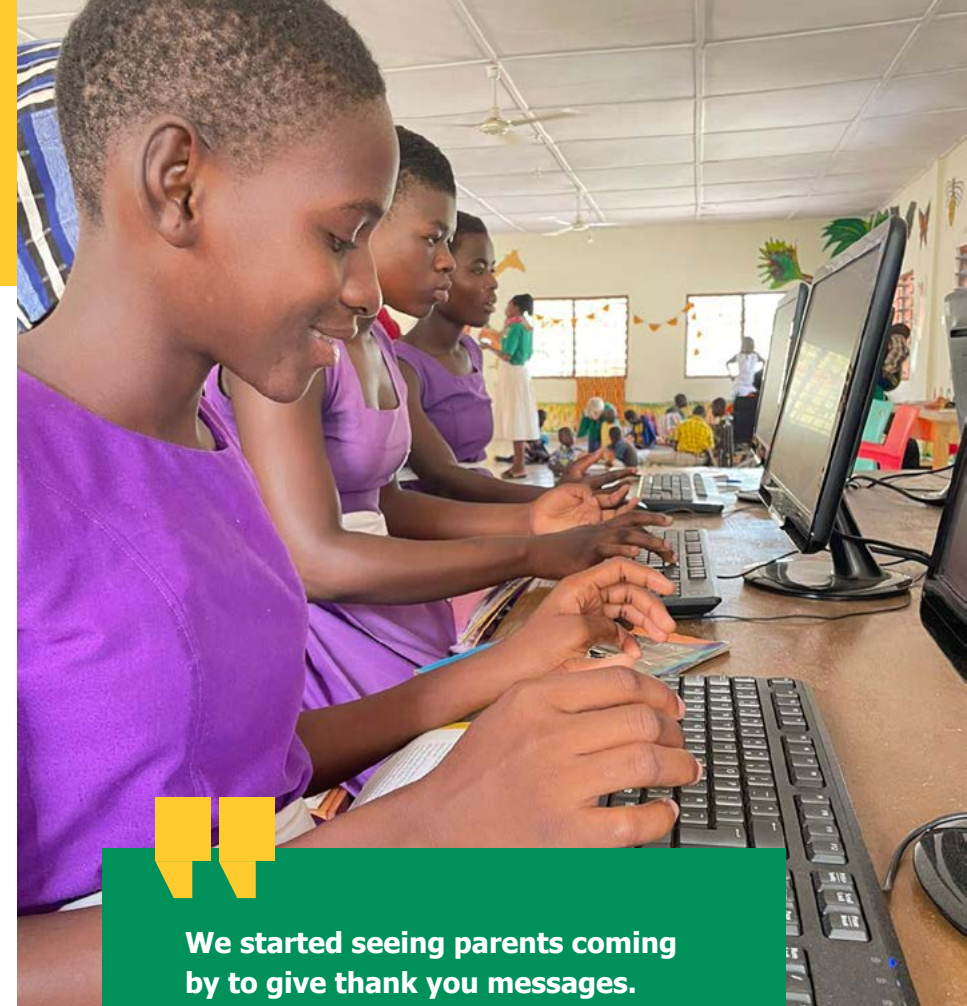
12. CelebrATE!!

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.



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

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

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

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.
- ✦ 100% of entrepreneurs can now take care of their family's needs.
- ✦ 100% have better living conditions.
- ✦ 26% have built a new home.
- ✦ 74% of business owners say commercial education training is most valuable aspect of BizATE.
- ✦ 100% would recommend to friends and family.

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

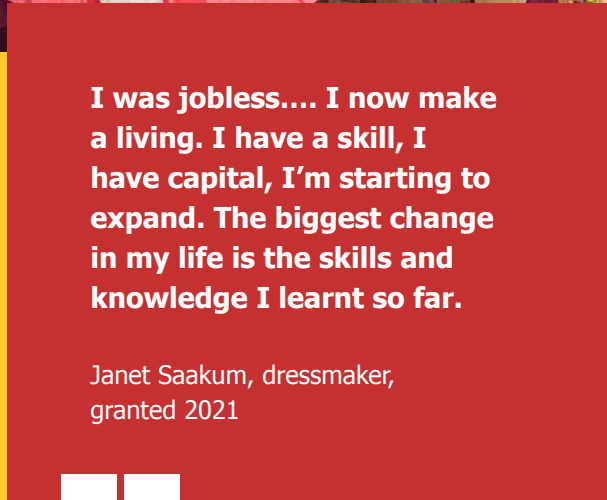


In autumn 2022, we granted 13 new small business owners - 8 from our latest Hub in Tanchara, and 5 in Bagri Hub - as well as 6 dry season farmers. They will begin their commercial education training in January 2023. We also selected 15 new apprentices to embark on a guided vocational training programme.

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.

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



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 Issahaku, 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 Issahaku, 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

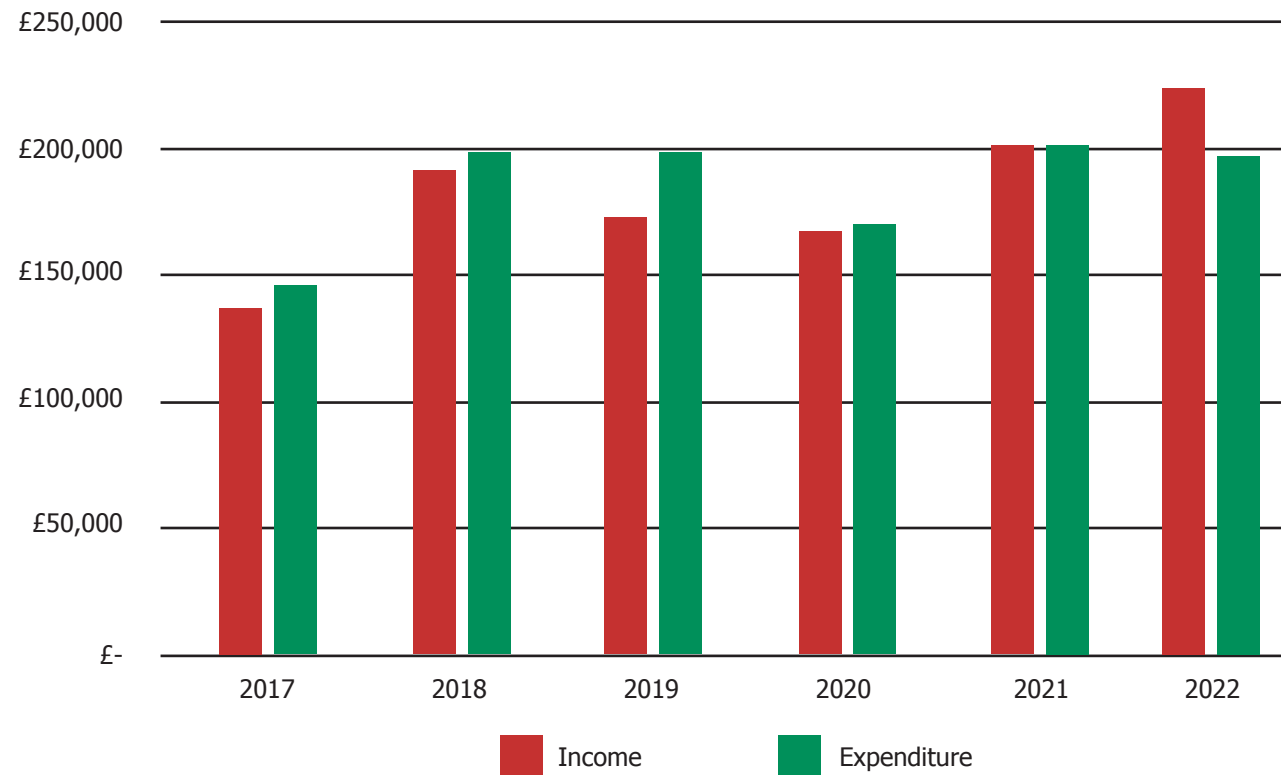
Fantastic fundraising

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



Financial summary

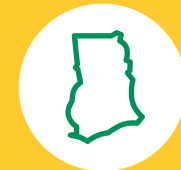
Action Through Enterprise Income & Expenditure



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

Email

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

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Facebook

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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 £
Income						
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
Total Receipts	223,997	183,287	40,710	201,081	164,662	36,419
Expenditure						
Project Costs						
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
Administrative Costs						
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
Total Expenditure	196,064	134,301	61,763	201,401	186,349	15,052
Excess/(Deficit) of income over expenditure	27,933	48,986	(21,053)	(320)	(21,687)	21,367

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
	£	£	£	£	£	£
Assets						
Cash						
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		
Total Assets	166,210			138,277		
Total Fund Value	166,210	146,650	19,560	138,277	97,664	40,613

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 administering 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