

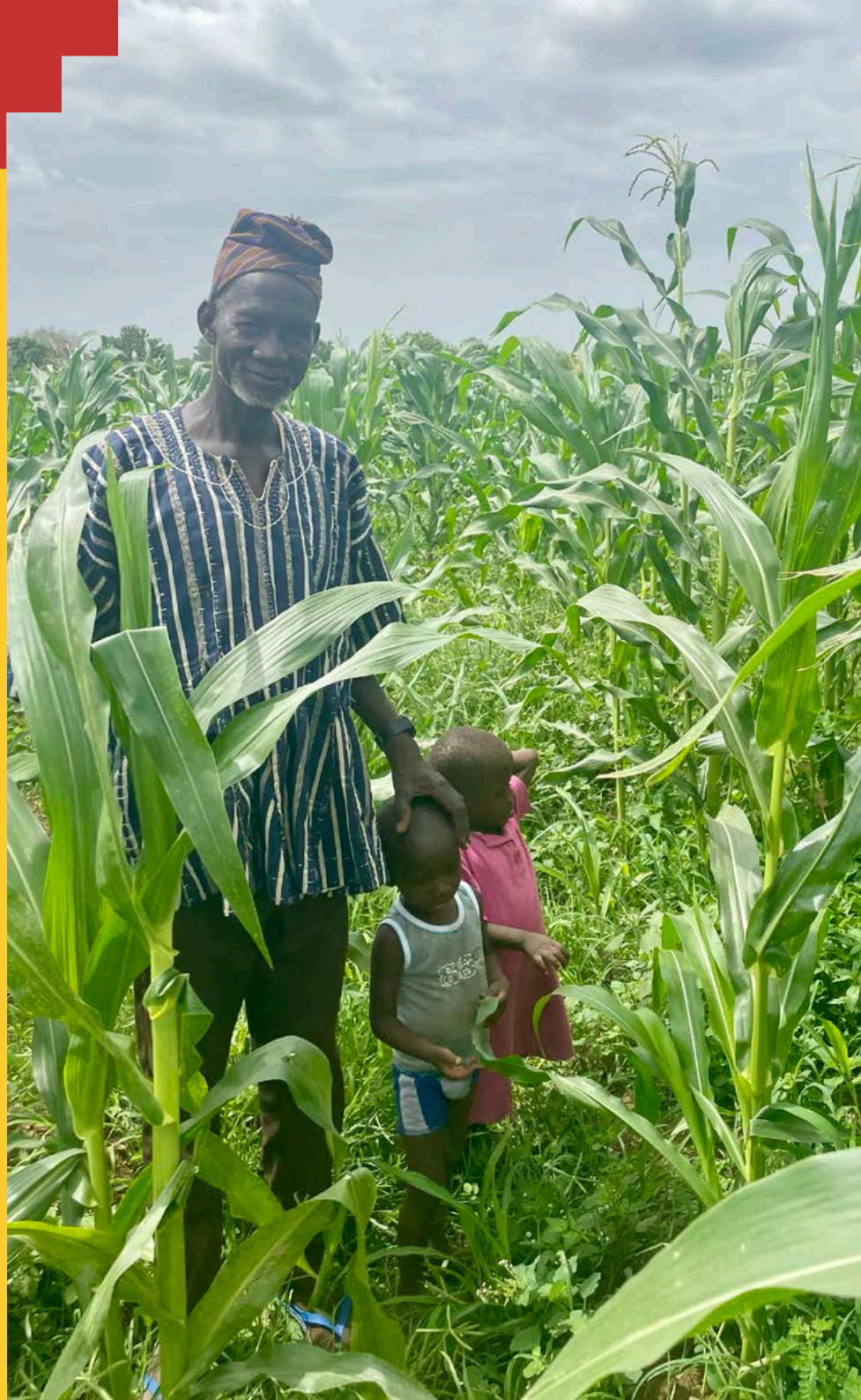


ACTION
THROUGH ★
ENTERPRISE
GHANA



Annual Report 2023

Registered charity number: 1149988



Contents

About Action Through Enterprise.....	p3
Message from the Chair of Trustees.....	p4
A decade of changing lives.....	p5
Newest Hub: Kalsagri.....	p6
Next district: Nandom.....	p8
Our charity in 2023.....	p10
Education.....	p12
Enterprise.....	p14
Apprenticeships.....	p16
Disability and inclusion.....	p18
Lawra and beyond.....	p20
Reaching out.....	p22
Thank you.....	p24
Financial summary.....	p25
Future plans.....	p26

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.

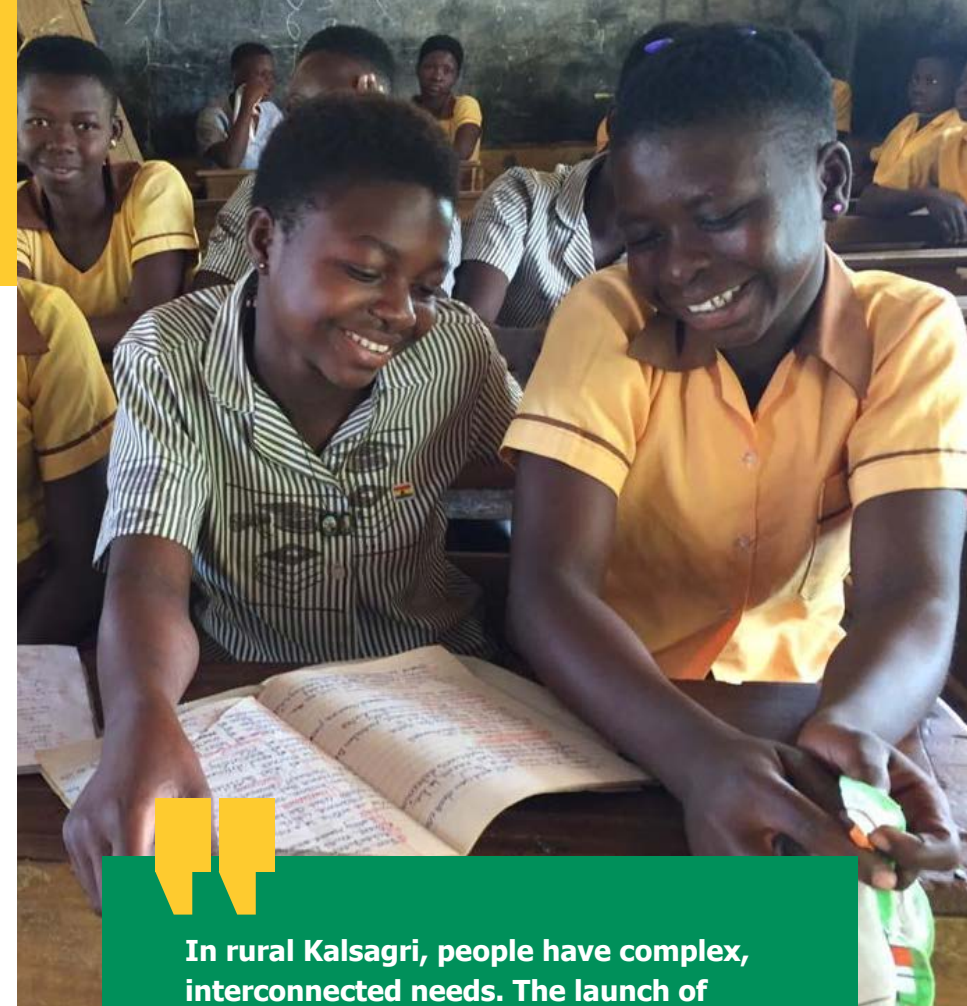


Kalsagri: Proving the Hub Model works

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 Nanyaaare JHS cooks

Above: Charity and Felicia from Kalsagri JHS on launch day

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

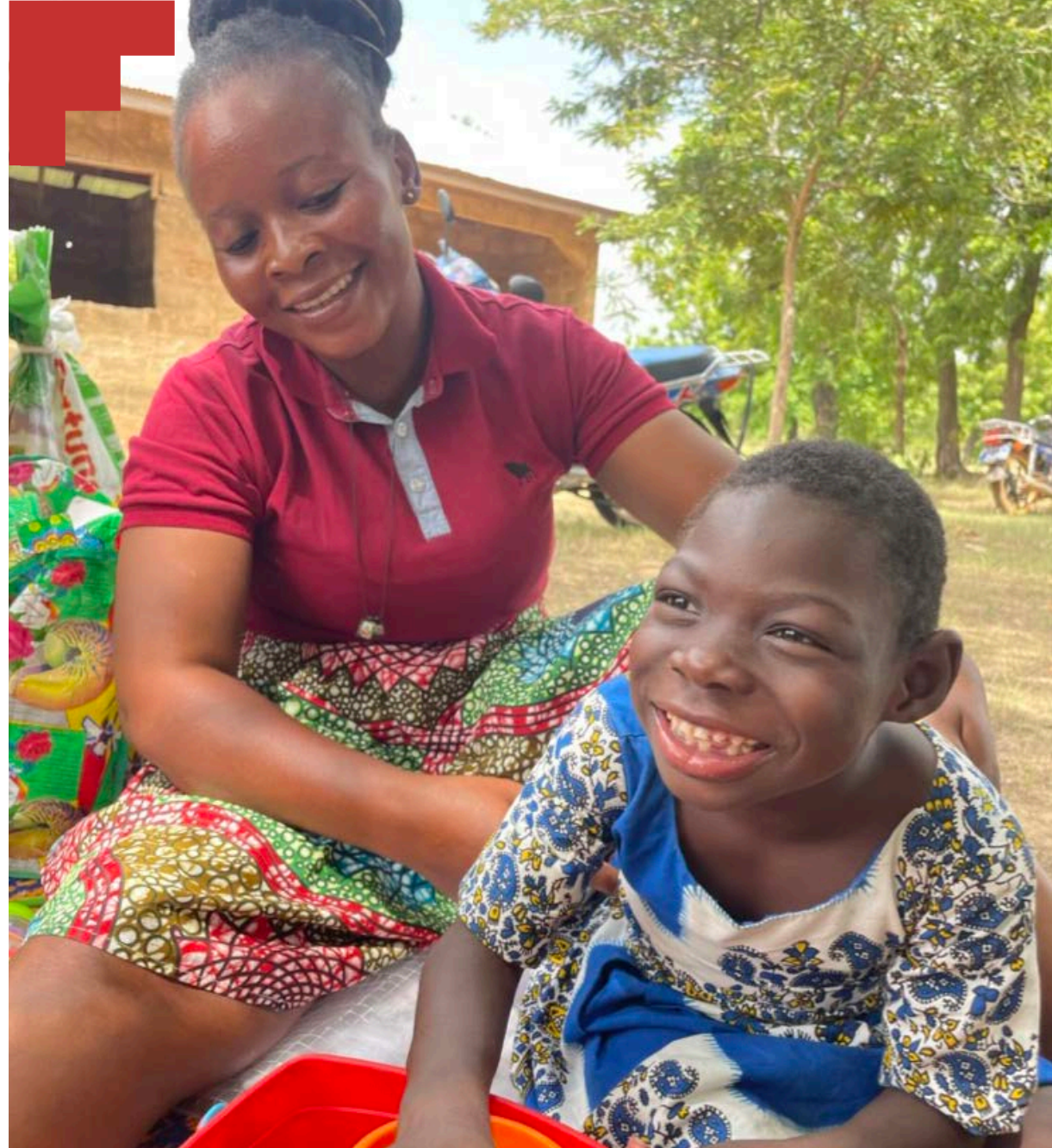
With continued school meals, along with provision of educational materials and monthly sanitary items for the girls, we have maintained a high attendance rate in Kalsagri and Nanyaare Junior High Schools – with average attendance of 93% across the year.

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).

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

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



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



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

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.



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.

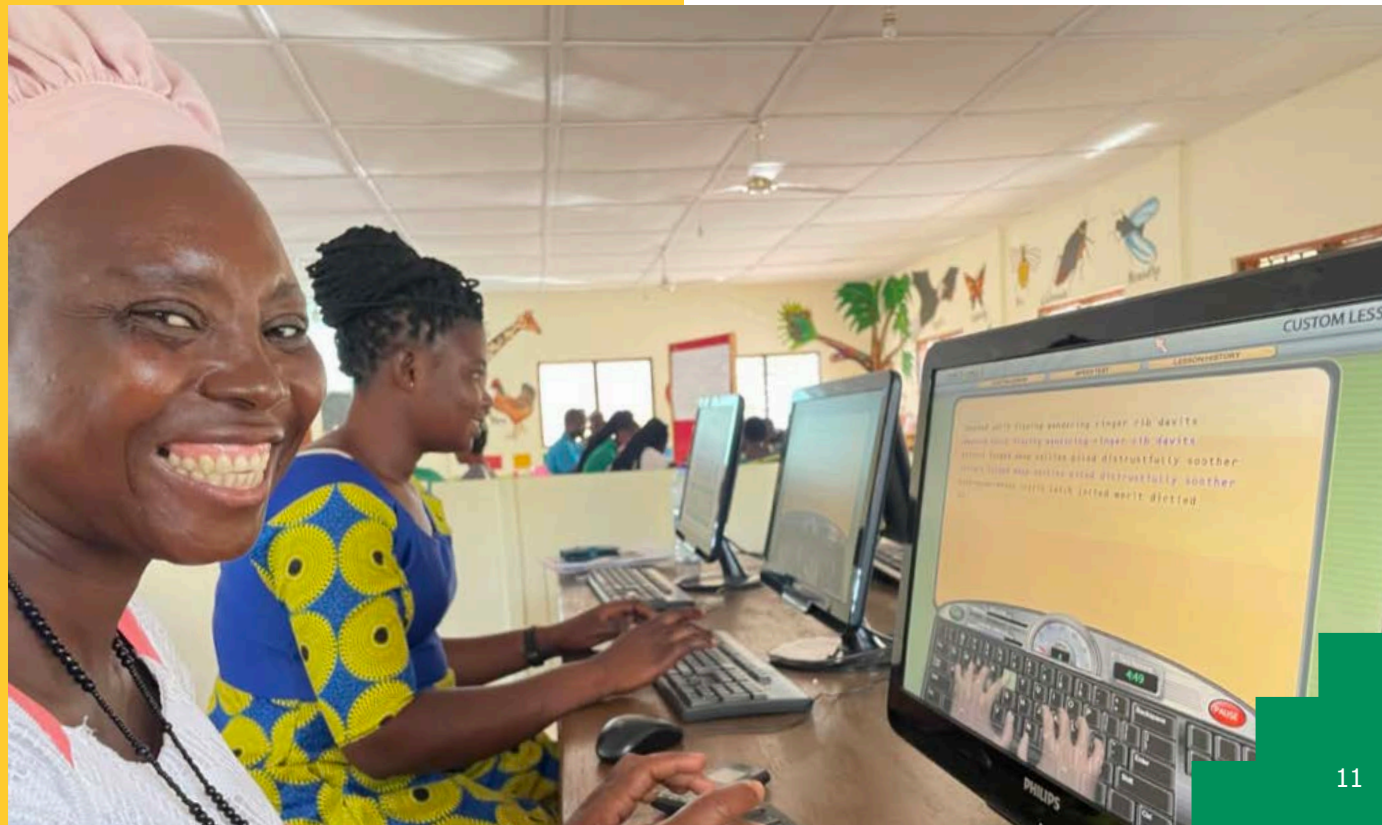
10. Building hope for the future

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

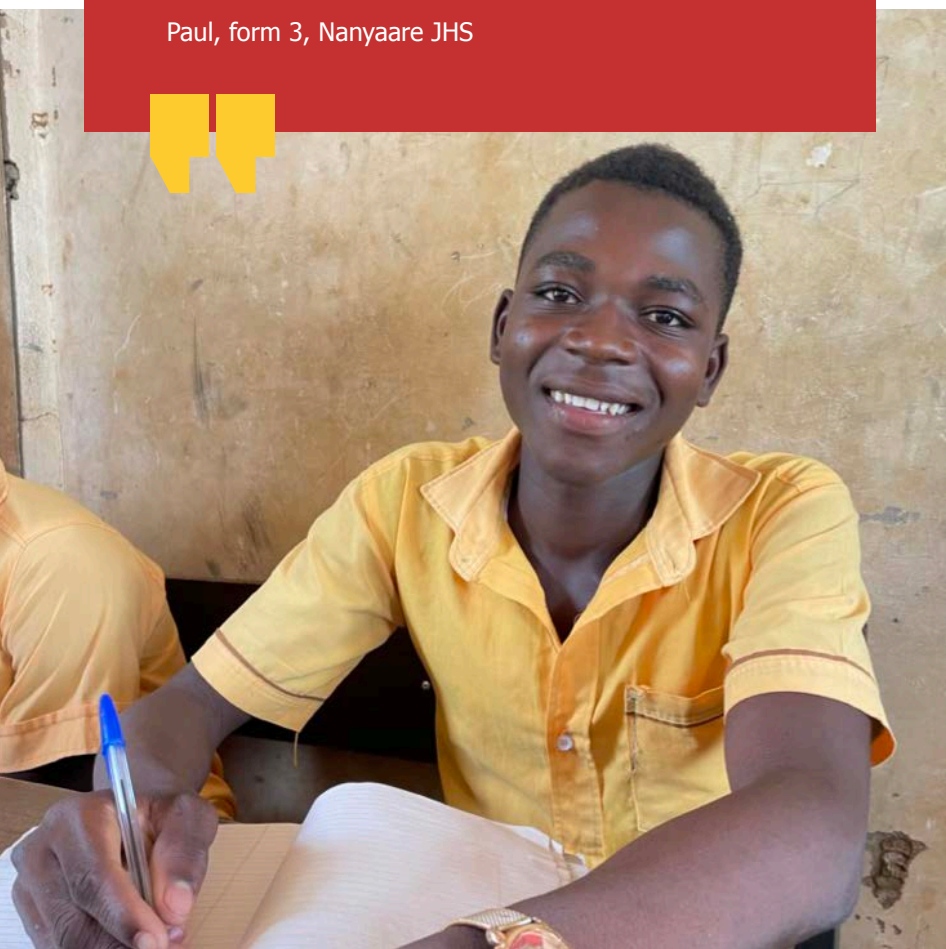
We know that our programme makes a difference - since we started supporting Kunyukuo JHS in 2022:

- 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
- ✚ **Growing businesses** 90% have more customers, 80% have increased profit, 70% are more sustainable, 50% have diversified and 30% are employing/training others.
- ✚ **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
- ✚ **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!



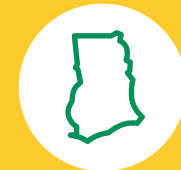
Financial summary

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

Out of every £1 you donate:



82p

goes directly towards project costs in Ghana



11p

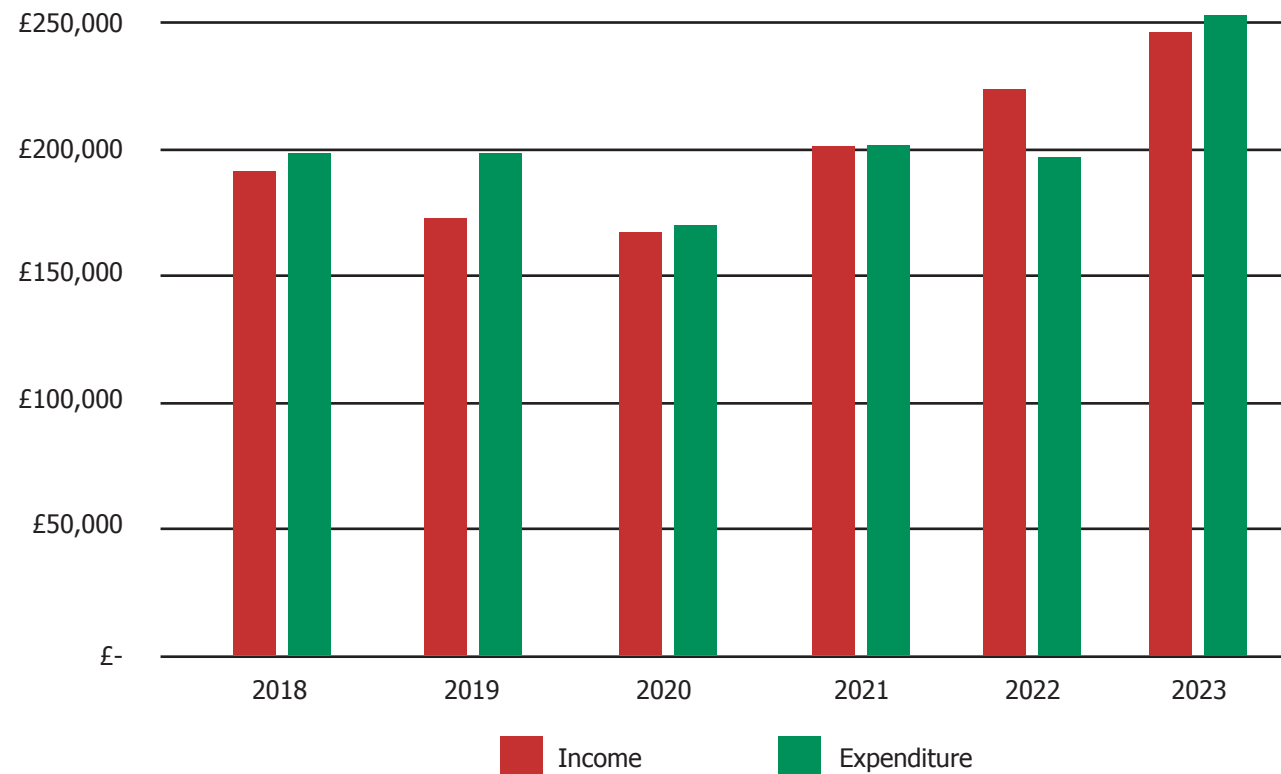
is spent on fundraising



7p

is spent on administration costs

Action Through Enterprise Income & Expenditure





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!

Website

www.ateghana.org


Email

sarah@ateghana.org

Phone

+447909 091920





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

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

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 £
Income						
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
Total Receipts	244,151	156,769	87,382	223,997	183,287	40,710
Expenditure						
Project Costs						
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
Administrative Costs						
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
Total Expenditure	253,949	153,007	100,942	196,064	134,301	61,763
Excess/(Deficit) of income over expenditure	(9,798)	3,762	(13,560)	27,933	48,986	(21,053)

Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

STATEMENT OF ASSETS AND LIABILITIES

as at 31st December 2023

	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds
	31 December 2023	31 December 2023	31 December 2023	31 December 2022	31 December 2022	31 December 2022
	£	£	£	£	£	£
Assets						
Cash						
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		
Total Assets	156,412			166,210		
Total Fund Value	156,412	150,412	6,000	166,210	146,650	19,560

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