

ACTION
THROUGH ★
ENTERPRISE
GHANA



Annual Report 2024

A year of Ambition and Hope

Registered charity number: 1149988



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

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

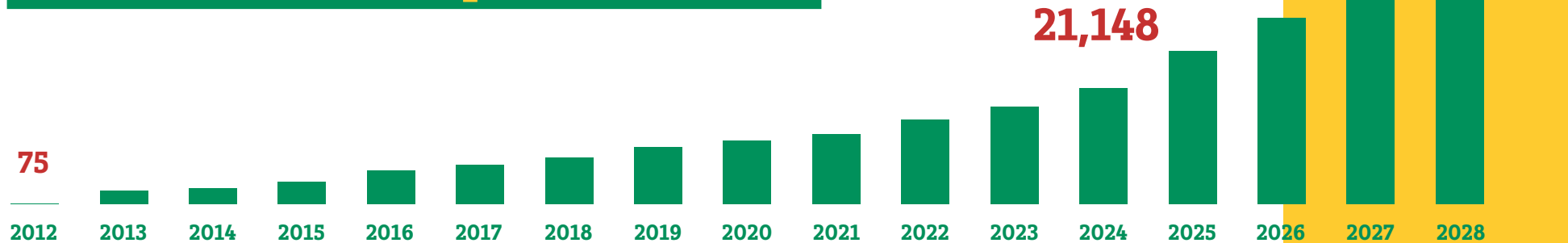
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Cover image: Matilda, apprentice seamstress from Bagri Hub

Left: Mercy, seamstress and business owner, first supported in 2019

Action Through Enterprise: Ambition and Hope since 2012



★ Lives touched by Action Through Enterprise

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

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

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

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

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

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

Lord Boateng

Message from the Chair of Trustees



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

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

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

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

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

Nathalie Burdet, Chair of Trustees

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

Kaamil Issahaku, Lawra and Nandom District Manager

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

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

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

Sarah Annable-Gardner
Chief Executive

Action Through Enterprise: in numbers



3,506
children in schools

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



1.72 million
school meals

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



18% higher
exam pass rates

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



140
small businesses

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



91 dry season
farmers

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



62
apprentices

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



748 disabled
children & carers

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



106 disabled
children in school

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



37% of Lawra
population

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

Nandom: Ambition and Hope



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

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

It doesn't need to be like this.

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

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

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

Chrisantus Dery, Nandom's first Hub Manager

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

Nyuurbome Rosemond, SNAP Coordinator

We've had a busy year in Nandom.

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

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

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

Dora yaa – mother of Margaret, Nandom

Nandom Inclusion Centre



Before



After



First Nandom school...

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

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

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

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



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

Augustin Dery, Headteacher, Tuopare JHS



Parents of Tuopare JHS students building the new school kitchen

Lawra: driving excellence, powering growth

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

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

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

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

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

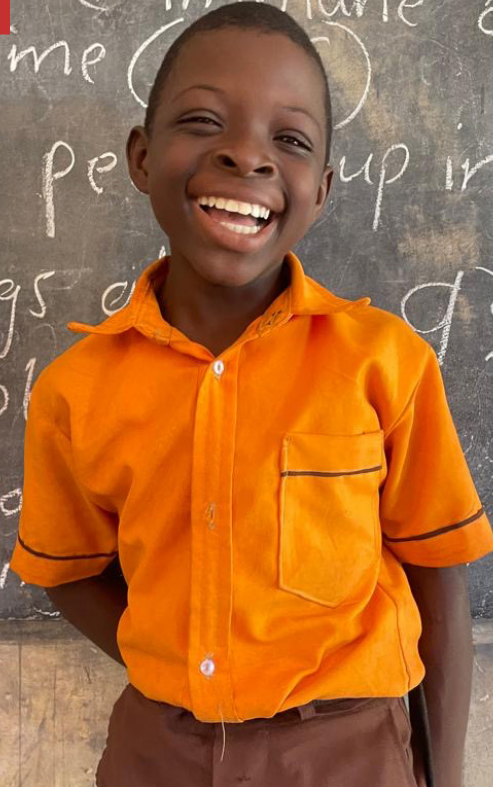


The team has grown beautifully, and we're so proud of our work in Lawra, and training the new team in Nandom. I am also proud of myself, and ATE for pushing a woman like me through the leadership ladder. It's a great opportunity for me, and will inspire many young girls. ATE's impact is overwhelming.

Charity Kyekpo, Deputy Lawra Manager



2024: a year of Ambition and Hope



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

Tim Eliot-Cohen, MD Close Brothers Asset Management

1. Hello Nandom!

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

2. 106 disabled children in school

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



3. Power to the people

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

4. Lording it up!

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

5. We're honoured to receive...

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



6. Lawra and Nandom: The Movie

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

7. Build it and they will come

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



8. A little star

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



9. Best Big Give ever!

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

10. Get in the zone!

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



Education: getting results, boosting a generation

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

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

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

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



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

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

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

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

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

Dapilah Lucy, university student

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



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

Sarah Annable-Gardner, Chief Executive

Inclusion: lives changed, stigma challenged



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

In 2024, we:

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

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

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

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

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

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

Paul, senior high school student and wheelchair user



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

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

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

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

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



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

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

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

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

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

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

Charity, hairdresser, Kalsagri Hub



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

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

Uhuu Delle, Dry Season Farmer,
Bagri Hub



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

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

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

Prosper, dry season farmer,
Tanchara Hub



Apprenticeships: skills, support, hope

Giving young women the chance to succeed

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

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

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

Patricia, former apprentice, now running her own small enterprise

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

Jennifer, apprentice seamstress, Tanchara

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

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



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

Lucy, apprentice hairdresser, 2024 cohort

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

Cynthia, apprentice seamstress, Tanchara



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

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

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

Millicent, former apprentice, now running her own small business

Growing the team for the future

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

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

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

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

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

Umar Abdul-Gafar, Hub Manager,
Gombile and Biro



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

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

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



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

Gabriel Maanibe, Trustee



Being heard

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

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

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

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

Julius Maaire, former Hub Manager



Being recognised

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

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



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

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

Fantastic fundraising

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

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

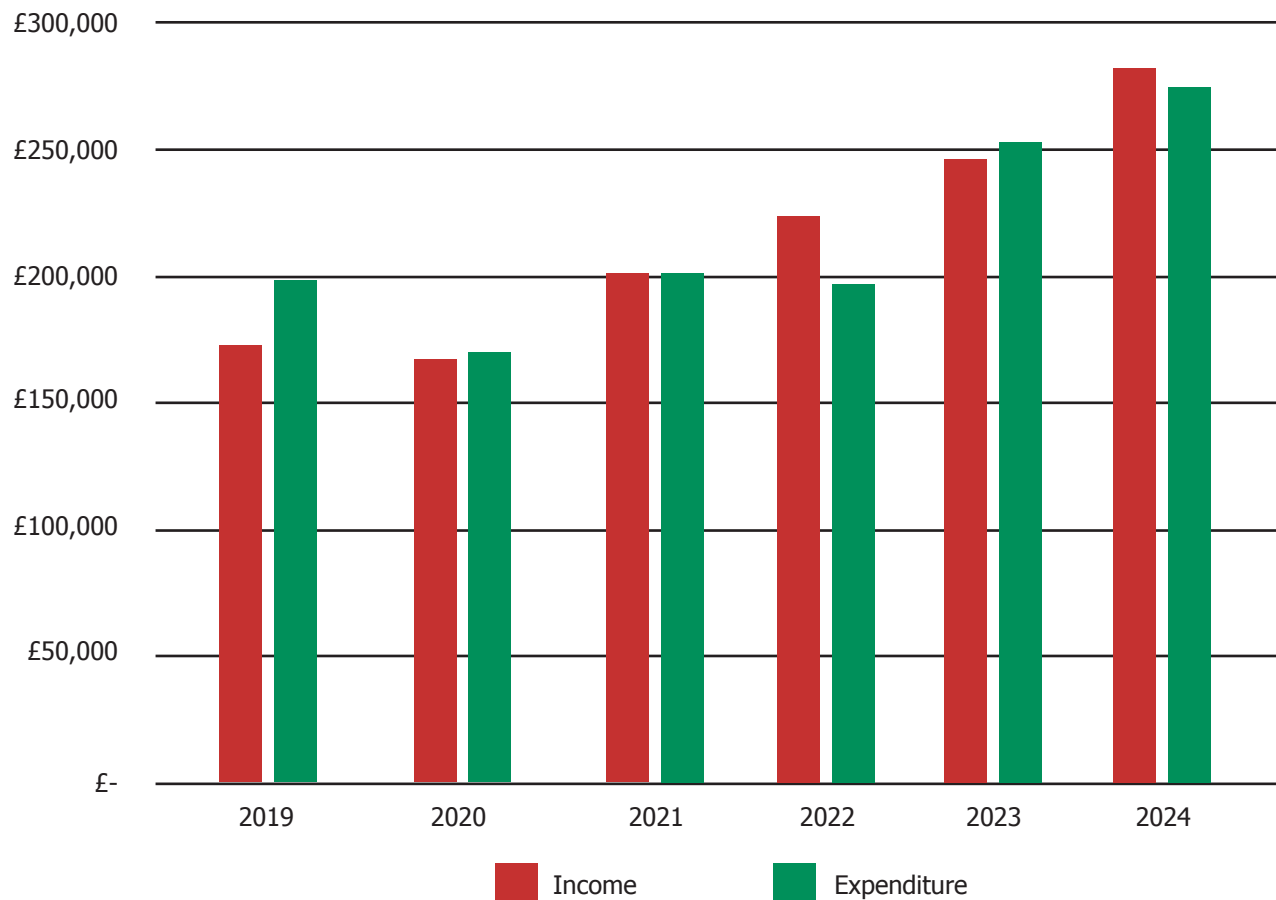
There are SO many ways to raise funds – what could you do in 2025?



Financial summary

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

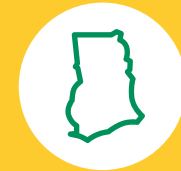
Action Through Enterprise Income & Expenditure



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

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

Out of every £1 you donate:



84p

goes directly towards project costs in Ghana



11p

is spent on fundraising



5p

is spent on administration costs



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

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

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

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

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

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

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

Get Involved

We are so grateful to everyone who supports us.

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

Website

www.ateghana.org


Email

sarah@ateghana.org

Phone

+447909 091920






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

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

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

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



Website

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Email

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Phone

+447909 091920

Facebook

facebook.com/ATEGhana

Instagram

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

Twitter

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

Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st December 2024

INCOME & EXPENDITURE ACCOUNT

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

Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st December 2024

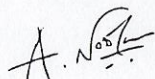
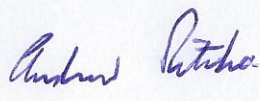
STATEMENT OF ASSETS AND LIABILITIES

as at 31st December 2024

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

The attached notes form part of these financial statements.

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

Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

NOTES to the accounts

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

2. Overall, income increased by 15% compared to the previous year, reaching a total of £281,595. Expenditure increased by 8% to £274,574, resulting in a surplus for the year £7,021.

3. Grant income remained at a similarly high level as in the previous year, and income from campaigns almost trebled due to a doubling of income from the Big Give campaign and the Ambition and Hope campaign that raised over £17,000. This campaign was based on Action Through Enterprises' (ATE's) ambition to expand operations into the adjacent Nandom district. Income from corporate sponsors increased by 28% to £47,000, mainly due to the successful Gamma Ball Rally. Generally, other income streams were maintained at similar levels to the previous year, although income from Runners/Challenges declined after the success of the marathons in the previous year. Reclaimed tax from Government increased as did monthly contributions from our regular supporters, together with interest income, due to the higher interest rates available from the banks.

4. As in 2018 when the Lawra Inclusion Centre was built, we have included the costs associated with the development of the Nandom Inclusion Centre (almost £18,000) in SNAP project costs, as this is the primary use of the buildings. This, together with additional staff in the Nandom district, account for the cost increase in 2024. Dry Season Farming remained an important project for ATE and the increased costs reflected the grants (£8,500) given in December to new farms in five different hubs. Increased costs in the VocATE projects reflected the expansion of the programme, with more apprenticeships supported. Costs in the EducATE project remained at a similar level to the previous year. EducATE is ATE's biggest project, including feeding hundreds of children every day. In 2024, we were able to achieve better value for money when purchasing food for the schools and this was the major factor in the decrease in expenditure.

5. Total administrative costs were kept below the value of the previous year and accounted for 15.3 % of income (17.5% last year). Fundraising costs decreased to 10.3% of income (11.2% last year). Charity infrastructure and management costs decreased by £3,000, largely due to our former General Manager in Ghana leaving, being replaced by an existing employee in Ghana. This resulted in these costs decreasing to 5.0% of income (7.1% last year).

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

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

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

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

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

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

Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

NOTES to the accounts (continued)

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

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

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

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

Action Through Enterprise

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

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

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

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

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

and

to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

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

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

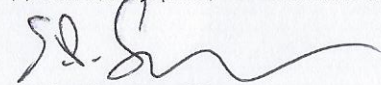
Independent examiner's statement

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

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

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Stephen Sherman FCA

10, Burdett Street, Ramsbury, Wilts.

Date:

19th May 2025



Changing lives through education, enterprise and inclusion

THE ESSENTIALS (as of 31st December 2024)

Action Through Enterprise

5 Popham Close
Hungerford
RG17 0WG

Registration number

1149988

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

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

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

Board of Trustees

Nathalie Burdett – Chair

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

Custodian trustee

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

Registered UK Charity Number: 1149988

www.ateghana.org