

# To Live In H.O.P.E.

England & Wales · Charity number 1167593

## Details

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Other names	ENLIVEN MAMA AFRICA
Status	Registered
Legal form	CIO
Registered	2016-06-09
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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**Objects:** THE PREVENTION OR RELIEF OF POVERTY IN GHANA BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT

**Activities:** To live in Hope is an UK based charity operating in Ghana to improve the lives of the people in the country by providing and improving the education of children, providing basic necessities including water and sanitation and the training of parents in some economic activities to improve their income to allow long term financial sustainability, improved health and a brighter future for the children

## Classification

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- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies

## Geography

- **Area of benefit:** IN GHANA
- Ghana
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-30	£105,846	£97,603	-	-
2024-12-30	£115,377	£99,368	-	-
2023-12-30	£156,832	£125,868	-	-
2022-12-30	£41,938	£68,343	-	-
2021-12-30	£58,694	£32,481	-	-

## Trustees

Name	Role	Appointed
<b>David Thomas Manners</b>	Chair	2023-03-20
Benjamin Charles Ward		2023-03-20
Chi Wai Man		2023-03-20
Kelly Alston		2024-09-01
MICHAEL JAMES CLARK		2015-04-15
Megan Potter		2026-03-01
Thomas Manners		2024-09-01

**To Live In H.O.P.E.**

England & Wales - Charity number 1167593

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# Accounts

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# Trustees Annual Report

Accounts Financial Year Ending: 30<sup>st</sup> December 2025



Registered  
Charity Number:  
1167593



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# Message from the CEO



**CEO**

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As we look back on this year, I want to share a clear and positive update on our work in Ghana and the realities we are navigating here in the UK. Despite rising costs and a challenging funding climate, our charity continues to move forward with determination, innovation, and deep community partnership.

## **Rising Costs in Ghana – Real Challenges, Strong Local Solutions**

As we look back on this year, I want to share a clear and positive update on our work in Ghana and the realities we are navigating here in the UK. Despite rising costs and a challenging funding climate, our charity continues to move forward with determination, innovation, and deep community partnership.





## Government Contributions

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**-30%**

## Reduction of regular donors

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**4 million**

## Public Trust in Charities

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**57%**

### **UK Charity Sector – Tough Climate, Strong Public Trust**

In the UK, the charity sector continues to face what NCVO calls a “big squeeze” rising operational costs, reduced government funding, and increased competition for grants.

Government contributions have fallen from 30% to 26% of sector income, tightening available opportunities.

At the same time, the UK has four million fewer regular donors than in 2019.

Even so, there is real encouragement:

Public trust in charities remains high at 57%, giving us a strong foundation to build upon.

### **Our Strengths – What Sets Us Apart**

Deep Community Partnership in Ghana

One of our greatest advantages is our strong relationship with local communities.

Our Ghana project team negotiates fair and realistic prices, mobilises community volunteers, and ensures local ownership giving us a powerful edge over organisations that lack such embedded local structures.

During our June 2025 trip, we saw the results of this first-hand. The community proudly showed us how they are sustaining and maintaining the projects themselves a testament to their ownership, commitment, and belief in the work we do together.

### **Growing Social Media – A Strategic Priority**

This year has also been one of significant digital growth. Social media has become essential to our mission it allows us to raise awareness, reach new supporters, share real-time progress from Ghana, and strengthen fundraising at a time when every pound matters.

A huge part of this success is thanks to Sumillion, who supported us with a marketing apprentice. Their apprentice has shown remarkable growth, skill development, and creativity, and has transformed how we communicate our work. We are truly grateful for this partnership.

Given the success and momentum we've seen, social media growth will remain a key strategic focus for us moving forward. It has become one of our most effective tools for amplifying community voices and building long-term support.

## Looking Ahead With Optimism

Despite rising costs and a competitive funding landscape, our mission remains strong. Our community-led approach, dedicated volunteers, growing digital presence, and committed supporters give us every reason to move into the rest of the year with confidence.

**Thank you for standing with us together, we continue to build lasting change in Ghana.**

## With Gratitude

I want to extend heartfelt thanks to all our volunteers, fundraisers, and trustees. A special thank you to Sumillion for their unwavering support through volunteering, social media, fundraising, and financial contributions. Your partnership has been instrumental in our growth.

## Also special thanks to:

- The William Leech Charity for a £5,000 grant for toilet facilities.
- Travers Smith for a £1500 donation to repair a toilet in a special needs school.
- The Coles-Medlcok Foundation for a grant of £5,000 for our vocational seamstress project.
- Souter charitable trust for a grant of £3,000 for our vocational seamstress work.
- Book Cycle for continued support with book donations
- Umar Malik and his community for ongoing support and fundraising

**This support has enabled us to offer the best service possible under difficult, unpredictable circumstances.**

**Jayne Bristow - Chief Executive**



As Chair of To Live in H.O.P.E., I am honoured to reflect on a year that has tested many charities, including our own, yet has strengthened our purpose, sharpened our focus, and deepened our commitment to the communities we serve.

This past year in Ghana has brought sustained financial pressure. Rising production costs have affected families, businesses, and development organisations alike. Producer price inflation reached 27.6% year-on-year in February 2025, increasing the cost of materials and essential goods across the country. Construction related expenses also stayed high, with 9.7% year on year inflation for building inputs recorded in September 2025, alongside labour cost increases that directly impact infrastructure projects. Everyday market prices remain elevated due to ongoing supply chain inefficiencies, affecting households and community projects across rural areas.

Here in the UK, the voluntary sector has continued to feel the effects rising operational costs and increasing competition for grants. Reduced government funding falling from 30% to 26% of sector income has intensified this pressure further with more competition in Trusts and Grants this coupled with four million fewer regular donors than in 2019, the charity landscape has demanded new levels of creativity and resilience from organisations across the country.

Despite this challenging environment, To Live in H.O.P.E has remained steadfast and forward looking. What stands out most to me is not the difficulty of the year, but the clarity of our direction and the strength of our model.

Our work remains deeply anchored in the communities we serve. The partnership between our Ghana project team and local volunteers continues to be one of our greatest advantages. Their ability to negotiate fair pricing, mobilise community support, and sustain the projects long after installation is what ensures our work has lasting impact. During our visit in June 2025, it was particularly inspiring to see community members proudly showing how they are maintaining and safeguarding each project a true reflection of shared ownership and long-term commitment.

We have also made important strides in communication and outreach. This year, our social media presence grew significantly, strengthening our ability to share impact, raise awareness, and engage new supporters. Our development in social has been and we have notably improved the way we communicate our mission and successes.

As Chair, I remain focused on ensuring that our governance remains strong, our strategy remains community led, and our use of funds remains transparent and responsible. We are preparing for the future with ambition, and with an unwavering belief in the communities we walk alongside.

Looking ahead, we have a number of promising project ideas under development. With the dedication of our volunteers, trustees, partners, and supporters, I am confident that we will continue to grow our reach, deepen our impact, and build on the strong foundations laid this year.

Thank you for your continued support. It is your belief in our mission that makes every step of this work possible.

**David Manners - Chair, To Live in H.O.P.E.**

# Vision, Mission, Priorities and Values

## Strategic Plan 2025–2028

### Empowering Self-Sufficiency

We envision a Ghana where poverty is not a destiny but a barrier that can be overcome. By equipping individuals with practical skills, tools, and small-business support, we help unlock entrepreneurial potential and inspire long-term financial independence.

#### Education for All

Every child deserves the chance to learn, grow, and dream. Yet our 2025 field visits revealed a stark reality: Every school we visited urgently needed laptops, with teachers explaining that pupils were learning Computing entirely from the blackboard due to a lack of equipment. This mirrors national evidence showing:

- Only 2% of deprived basic schools in Ghana have a functioning ICT lab.
- Only 15% of public primary schools and 13% of public junior schools have functional ICT facilities.
- In some districts, pupils prepare for ICT exams without ever using a computer.

Digital access is no longer optional it is foundational for learning, exams, employability, and opportunity. Our vision includes ensuring rural children have basic learning tools, from textbooks to digital devices, so that education becomes a genuine pathway out of poverty.

#### Clean Water and Health

Access to clean water and safe sanitation is essential for dignity and survival. Our projects reduce waterborne illness, improve infant survival, and strengthen community health. These are not just services they are lifelines.



## Empowering Women and changing lives.

Our vocational training projects for women have been one of our greatest successes. At our most recent opening, 300 girls applied for just 15 places a powerful demonstration of both the demand and the hope these programmes inspire. This overwhelming response confirms what our Ghana team tells us every day: young women are eager for skills, opportunity, and the chance to shape their futures.

Supporting these women is not only life-changing for them it transforms whole communities. When a woman gains a skill, launches a business, or becomes financially independent, she becomes a role model, a leader, and a voice of confidence and change. Empowered women break the cycle of poverty, ensure their children can attend school, and strengthen the social fabric of their communities.

Because of this, expanding our vocational programmes will be a priority. We are committed to increasing access, reaching more girls, and providing the training, mentorship, and support they need to build dignified, sustainable livelihoods. Empowering women empowers generations.

## Combating Hunger

No child should go to bed hungry. We continue to support vulnerable families with nutrition initiatives so that hunger never becomes a barrier to health, learning, or hope.



# Our Values

## EMPATHY

We listen deeply and respectfully. Every story matters, and every life deserves dignity.

## EXCELLENCE

We commit to thoughtful, impactful, high-quality work that transforms lives.

## INTEGRITY

We act honestly, transparently, and responsibly, always accountable to the communities we serve.

## TAILORED SOLUTIONS

We never impose. Every project is designed around the community's unique strengths and priorities.

## COMMUNITY PARTNERSHIP

We build trust, work hand-in-hand with local leaders, and ensure all projects are embraced and sustained at community level.

## UNLOCKING POTENTIAL

From children discovering education to women launching businesses, we nurture human potential every step of the way.

## A Highlighted Need: Sanitation in Asiwa (Bosome Freho District)

During our 2025 assessments, our Ghana team identified a critical need in Asiwa, where approximately 4,000 people lack access to safe sanitation.

National data reinforces the severity of rural sanitation gaps: only 17.7% of rural households use basic household toilets, and rural open defecation remains widespread.

This lack of sanitation is directly affecting school attendances pecially for girls during menstruation. Studies show that inadequate WASH facilities, including lack of private toilets, significantly increase girls' absenteeism in Ghana.

A safe toilet block in Asiwa is not simply an infrastructure project—it is an essential intervention for:

- Health
- Girls' education and menstrual dignity
- Community safety and public wellbeing

It will be one of our highest priorities.





## Digital Growth: A New Strategic Focus

### A Promise for the Future

Our visit also highlighted how the digital divide is widening, holding rural children back. With Ghanaian reports confirming that deprived schools overwhelmingly lack ICT facilities, electricity, and equipment, the need for laptops and basic ICT access has become central to our vision. Supporting digital learning will become a key development area in our strategic plan for 2025–2028

This strategic plan is more than a roadmap it is a promise.

A promise to listen.

**A promise to act.**

**A promise to stand with the people of Ghana and build a future where hope is not just imagined, but lived.**



# ACHIEVEMENTS AND PERFORMANCE 2025



## Restoring Safe Water Access in 2025

In 2025, we were also able to step in and support the repair of two community wells that had developed serious mechanical failures with their pumps. While the community teams regularly maintain these wells and handle minor repairs themselves a testament to the success of our community-led sustainability model these particular issues were beyond what they could address alone. The breakdowns left families without reliable access to clean water, posing immediate risks to health and daily life.

By intervening quickly, providing technical expertise, and sourcing the necessary parts, we were able to restore safe, dependable water to the affected communities. This work reinforced the strength of our partnership approach: communities lead and maintain, and we step in only when deeper, more complex support is needed. Together, we ensured that no family was left without one of life's most essential resources.



## Building Brighter Futures: Twedie Library & ICT Centre Project

We are incredibly proud of the progress made on the Twedie Library & ICT Centre, located in the Atwima Kwanwoma District of Ashanti, Ghana. What began as a vision has now taken physical shape: the majority of the groundwork and structural build is complete, and the community can already see this transformational project coming to life.

This modern library and ICT centre has been designed to provide students and community members with essential learning materials, digital tools, and a dedicated space to build skills, confidence, and opportunity.

### Why This Project Matters

Educational inequality remains one of the biggest barriers facing rural Ghana. According to regional development data, only 22% of students pass the Basic Education Certificate Examination (BECE) a crucial milestone required to progress to senior high school, limiting future pathways for thousands of young people in the region.

The Twedie Library & ICT Centre is our response: a space where students can access books, computers, digital learning resources, and a safe environment to study. It is more than a building it is a catalyst for change.

### Who Will Benefit

Once completed, this centre will serve:

- 4,913 students across Twedie and surrounding schools
- Over 21,982 community members from Twedie, Foase, Yabi, Agogo, and Boko
- A total of more than 26,895 people will benefit from access to reading resources, ICT facilities, study spaces, and skills-building support

This will be one of the largest educational resources in the district, offering life-changing opportunities for generations.

### Progress and Current Funding Challenges

While we are proud of the significant progress so far, rising construction and material costs across Ghana have left us short of the funds needed to complete the final stages of the project. Price increases in items like cement, steel, and labour have impacted development efforts across the country, and our project has not been exempt from these national pressures.

However, we are encouraged by the support of our partners. We are currently in active discussions with Ghana International Bank, who have expressed strong interest in helping us secure the remaining funding. These conversations are progressing positively, and we are hopeful this partnership will enable us to complete and officially open the centre in 2026.

### Why the Community Needs This Now More Than Ever

Across rural Ghana, access to books, ICT equipment, and safe learning spaces remains severely limited. Only 2% of deprived basic schools have functioning ICT labs, leaving children to learn computing theory without ever touching a computer. This widens the digital divide and leaves rural pupils at a disadvantage during exams, higher education, and employment.

For schools in the Twedie area, this centre is not simply welcome it is urgently needed.

Parents, teachers, and local leaders consistently tell us:

- Students struggle due to a lack of basic learning materials
- Digital tools are almost entirely absent
- There is no safe, quiet space for revision
- Many children fall behind because they cannot access textbooks at home

This centre will change that it will provide equal access, equal opportunity, and a foundation for educational success.

#### Demonstrating Our Capacity to Deliver

This project is a testament to our ability to lead large-scale, community-driven initiatives. From design to groundwork to partnership building, we have demonstrated:

- Strong community collaboration
- Effective financial planning
- Transparency and accountability
- Skilled project management
- A trusted Ghanaian team embedded in the community

It reinforces that To Live in H.O.P.E. is not only capable but uniquely placed to deliver infrastructure that responds directly to community-identified needs.

#### Looking Ahead: Opening in 2026

Complete the Twedie Library & ICT Centre and open it to the community in 2026.

When the doors open, thousands of children will finally have:

- A place to learn
- A chance to develop digital literacy
- Access to books, resources, and support
- A safe, empowering environment to dream bigger than ever before

This is not just a building it is a gateway to opportunity, a hub of potential, and a foundation for brighter futures across the district.

Together, we are building hope brick by brick, book by book, and child by child.



## Empowering Girls Through Skills: Vocational School Project – 2025 Update

Our vocational school, built to empower girls through education and practical skills, is now complete an incredible milestone for the community and for the hundreds of young women whose futures will be shaped here.

As always, listening to the community guides our next steps. During recent discussions with families, teachers, and local leaders, one need stood out clearly: a girls' dormitory is essential. Many students travel from distant rural areas where transport is limited, unsafe, or unaffordable. Without accommodation, many girls simply cannot access the opportunities this school offers.

A dormitory will provide safe housing, reduce dropouts, and allow girls to focus fully on their training. It will also help create future role models and break generational cycles of poverty, enabling their own children to stay in school. This isn't just an extra building it's a lifeline.

For 2025–2026, completing the dormitory will be a top priority. This phase highlights our ability to deliver large projects, adapt quickly to community needs, and stay committed to long-term change.

With this addition, the school becomes not only a training centre, but a safe haven, a pathway to employment, and a foundation for future leaders.

The school is complete now we build the future around it.



# Empowering Girls Through Skills:

## Expansion of Our Vocational Centres in 2025

In 2025, we proudly reached another major milestone: a Third vocational training centre has now been built, and we are in the process of equipping it with the tools, materials, and resources needed to begin training the next generation of young women.

The response from the community has been overwhelming. Once again, more than 300 girls applied for the limited spaces available, a clear sign of the growing demand, the trust placed in these centres, and the deep hunger for opportunity among young women across the region.

## Why These Centres Will Continue to Be a Priority

Our vocational centres are more than training facilities they are life-changing engines of opportunity. When a girl gains a skill, she doesn't just secure her own future; she transforms the future of her entire family.

These centres change:

- The lives of the girls, who gain independence, purpose, and a pathway out of poverty
- The lives of their children, who are far more likely to attend school when their mothers can earn an income
- The lives of women in the wider community, who gain role models, mentors, and new leadership figures
- The local economy, which benefits from new micro-businesses, services, and income streams created by skilled women

Every centre built strengthens an entire community.

And with each opening, demand continues to grow proof that this model works, is trusted, and is creating real change. Families travel long distances to apply, and young women share stories of how these opportunities give them dignity and hope.



## Learning Directly From the Girls: New Needs Identified

During our recent visit, meeting the girls face-to-face gave us invaluable insights into what they need to succeed not just in training, but in building sustainable livelihoods afterwards.

From these conversations, several new priorities emerged:

- A showroom where the girls can sell their finished products giving them exposure, confidence, and immediate income
- Small fridges to help girls chill and sell drinks, generating income that allows them to buy more materials and reinvest in their training
- Spaces for micro-enterprise, enabling the girls to learn business basics and begin earning before they even complete the programme

These additions aren't luxuries they are practical tools for independence, helping girls turn skills into sustainable earnings from day one.

We will continue to listen to the girls directly. Their voices shape our decisions, and their lived experience ensures that every improvement we make is grounded in real need.

## Our Commitment Moving Forward

As we expand this work, our priority is clear:

To continue building and equipping vocational centres that unlock opportunity, break generational poverty, and empower women to become leaders, earners, and role models in their communities.

We will keep adapting as needs evolve, guided by what girls tell us they need not what we assume.

This is how true, lasting change is built.

And as demand continues to grow with each centre, we remain committed to ensuring that every girl who wants a chance can have one.



## The Power of Books: Nearly Half a Million Donated

With the continued and generous support of Book-Cycle, we are proud to share that our total number of donated books has now reached just under half a million.

This milestone is more than a number it represents opportunity, imagination, and possibility for thousands of children across Ghana. Books open worlds that many rural students have never had access to. They improve literacy, fuel curiosity, support classroom learning, and give every child the chance to dream beyond the limits of their surroundings.

For communities where resources are scarce, a single book can shape a future.

Half a million books can change a generation.

We are deeply grateful to Book-Cycle for standing with us on this journey and helping place stories, knowledge, and hope into the hands of children who deserve every chance to thrive.

## Community Through Sport: Football Kits & Essential Supplies

We are incredibly grateful for the ongoing support of Kits 4 Causes, whose football kit donations continue to bring excitement, pride, and a sense of belonging to children in the communities we serve. For many young people in rural Ghana, these kits are the first sportswear they have ever owned—and they mean everything.

Working with partners like Kits 4 Causes allows us to deliver high-impact support at minimal cost, proving what is possible when charities work together. Alongside the football kits, we also regularly send clothing, pencils, and essential school supplies, giving children the basic tools they need to learn, play, and thrive.

These simple items create confidence, joy, and meaningful change. Partnerships like these help us stretch every pound and transform every donation into real impact.



# One of My Highlights of the Year:



## Christmas Giving to Children in Need

Our Christmas giving project continues to be one of my absolute highlights every single year. What may look like a small gesture from the outside means everything to the children and families who receive it. A warm meal, a small wrapped gift, and the joy of being remembered these moments stay with them long after the festive season ends.

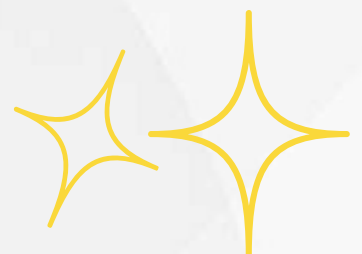
Thanks to the kindness and generosity of the public, we were able to reach even more families this year. Your support made it possible to deliver nutritious food packages, thoughtful gifts, and a little sparkle of Christmas magic to children who might otherwise have gone without.

Why It Matters:

- For many children, this is the only gift they receive all year
- A warm meal brings comfort, dignity, and relief to families under pressure
- It reminds us all that compassion especially at Christmas can transform a day, a memory, and a heart

This project may not be our largest, but it is one of the most meaningful. It captures the true spirit of To Live in H.O.P.E showing up with love, humanity, and generosity when it matters most.

And thanks to your support, we cannot wait to do it again next year.



# Menstruation Project: Supporting Girls, Reducing Stigma, and Keeping Students in School

Our menstruation support project is now drawing to a close, and we are incredibly proud of what has been achieved. Through the delivery of reusable sanitary pads, hands-on lessons teaching girls how to make and care for them, and education sessions for both girls and boys, this project has created meaningful, lasting change within the communities we serve.

For many girls in rural Ghana, a lack of menstrual products and basic knowledge means missing several days of school every month. Over time, these absences add up affecting confidence, performance, and ultimately the chance to stay in education. By providing durable, washable pads and equipping girls with the skills to make their own, we have helped ensure they can continue attending school with dignity and confidence.

Just as importantly, involving boys in the educational sessions has helped reduce stigma, promote understanding, and foster a more supportive school environment. When communities talk openly about menstruation, girls feel safer, more included, and more able to focus on their learning.

This project has delivered:

- Life-changing educational support on menstrual health
- Reusable pads and training that provide long-term, sustainable solutions
- Improved school attendance for girls during their periods
- Reduced stigma by engaging both girls and boys in learning

The impact is simple but powerful:

When girls can manage their periods safely and confidently, they can stay in school, stay healthy, and stay hopeful.

This project has shown what is possible when communities and charities work together with openness, respect, and practical solutions—and the benefits will continue long after the project has ended.



# Our Main Priorities for 2026

## 1. Digital Learning & ICT Projects

Digital access is becoming one of the biggest barriers for rural children. With extremely low ICT access in deprived schools only 2% have a functioning ICT lab digital projects will be a major focus. We aim to expand laptop provision, ICT training, and support for teachers so children can participate fully in modern learning.

## 2. Completion of the Twedie Library & ICT Centre

With most of the build completed, finishing and opening the Twedie Library remains a top priority. Once complete, it will serve more than 26,000 people across multiple communities, giving students access to books, computers, and a safe space to study.

## 3. Toilet Suite for Asywa (Bosome Freho District)

With around 4,000 community members lacking safe sanitation, and rural open defecation still widespread 39% of rural households in Ghana follow this practice the Asywa toilet suite is essential. This project will directly improve health, attendance, and dignity, especially for girls during menstruation.

## 4. Seamstress Projects & Women's Empowerment

Demand for our seamstress and vocational projects continues to grow, with 300 applications for only 15 places at the most recent opening. These initiatives change not only women's lives but their children's futures too. Expanding these programmes remains one of our strongest commitments.

## 5. Vocational School Dormitory

With girls travelling long distances to attend the vocational school, daily commuting is not possible. Building the girls' dormitory will ensure safe accommodation, protect attendance, and allow young women to access training without barriers.

## 6. Clothing, School Supplies & Small-Scale Community Projects

We will continue our regular shipments and deliveries of clothing, pencils, school supplies, and essential items small acts that make a big difference in rural communities. These projects remain a cornerstone of our support.

## **7. Strengthening Our Social Media Presence**

Social media continues to be one of our most valuable tools for awareness, fundraising, and community engagement. Growing our online presence will remain a key priority as it helps us reach more supporters and amplify the voices of the communities we serve.

## **8. Volunteer Development**

We aim to expand and strengthen our volunteer programme in both the UK and Ghana. Volunteers are central to our work, and developing clearer roles, better support, and more opportunities to get involved will be a major focus.

# **How We Plan to Achieve These Goals**

## **Applying for Larger, Multi-Year Grants**

Sustainable funding is key to our growth. We will focus on securing multi-year grants to support core costs and long-term development.

## **Building Stronger Business Partnerships**

We will continue to work with Sumillion and grow new corporate partnerships that can provide expertise, funding, and in-kind support.

## **Expanding Our Volunteer Network**

We will increase engagement with churches, schools, local groups, and individuals passionate about supporting our mission.

## **Improving Online Fundraising**

Enhanced storytelling, improved content, and consistent communication will help us reach new donors and raise vital funds.

# Areas of Concern

## Tight Budgets & Rising Costs

Funding remains limited, and material prices in Ghana continue to rise, affecting planning and delivery. Rural projects are particularly impacted by inflation and transport costs.

## Remote Project Locations

Some communities remain difficult to reach, but our dedicated Ghana team continues to manage these challenges effectively.

## Economic Impact on Donors

With cost-of-living pressures affecting supporters, we must rely more on grants, partnerships, and digital fundraising.

## Trusts & Grants

Trust and grant funding is becoming increasingly competitive, with more charities than ever applying for the same limited opportunities. Despite this growing pressure, we remain committed to reaching out to trusts and foundations that share our mission and values. We will continue building relationships, strengthening our applications, and connecting with funders who believe in the long-term impact of our work.

## Looking Ahead to 2026

Despite the challenges, our outlook for 2026 is one of confidence and determination. The projects ahead are ambitious, but they are needed and they are transformational. With your continued support, we will deliver meaningful change, strengthen communities, and give thousands more the chance to learn, grow, and live in H.O.P.E.



# FINANCIAL SUMMARY

## GOVERNANCE AND MANAGEMENT

### Non-Executive Directors / Trustees

To Live in H.O.P.E is overseen by a board of five voluntary and independent Trustees (Non-executive Directors), each of whom are appointed by the charity's board. Each Director assumes a specific portfolio upon appointment to ensure that all areas of To Live in H.O.P.E's governance receives due care and attention and is aligned with the specialist expertise of the Director appointed.

The Directors consider governance issues at their regular Board meetings. The Board meet every quarter throughout the year with the CEO to ensure all governance issues are regularly addressed. The trustees delegate responsibility to the CEO for ensuring that service provision is carried out within the overall charity's strategy; for overseeing the charity's progress in meeting its objectives; and ensuring that the charity meets its legal and financial obligations.

To Live in H.O.P.E has in place adequate governance arrangements that enable the identification, escalation, monitoring and reporting of risks. The Board of To Live in H.O.P.E is ultimately responsible for reviewing, challenging, and approving the charity's overall strategy and the direction of the business.

## TRUSTEES

**DAVID  
MANNERS-  
CHAIR**

**KELLY  
ABRAHAMS**

**BENJAMIN  
WARD**

**CHI WAI  
MAN**

**MICHAEL  
CLARK**

**THOMAS  
MANNERS**

# Registered Office and Principal Address



Telephone

 07704 389787

Charity Number:

 1167593

Website

 [toliveinhope.org](http://toliveinhope.org)

Address

 6<sup>th</sup> Floor Winterthur House,  
Winterthur Way  
Basingstoke RG21 6SZ



TO LIVE IN  
H.O.P.E





## Receipts and payments accounts

For the period from	Period start date 31/12/2024	To	Period end date 30/12/2025
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	-	26,487	-	26,487	13,725
Projects	64,860	14,500	-	79,360	101,652
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>64,860</b>	<b>40,987</b>	<b>-</b>	<b>105,846</b>	<b>115,377</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>64,860</b>	<b>40,987</b>	<b>-</b>	<b>105,846</b>	<b>115,377</b>
<b>A3 Payments</b>					
Projects Paid	21,662	28,787	-	50,449	51,301
Advertising & Marketing	197	-	-	197	2,419
Bank Charges	100	-	-	100	125
Insurance	-	-	-	-	-
IT Software and consumables	371	-	-	371	382
Light, Power, Heating	956	-	-	956	1,040
Pension Costs	713	-	-	713	713
Printing & Stationery	-	-	-	-	-
Rent	7,414	-	-	7,414	12,092
Salaries	30,000	-	-	30,000	30,057
Subscriptions	391	-	-	391	496
Travel	6,539	-	-	6,539	443
General Expenses	473	-	-	473	300
<b>Sub total</b>	<b>68,816</b>	<b>28,787</b>	<b>-</b>	<b>97,603</b>	<b>99,368</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>68,816</b>	<b>28,787</b>	<b>-</b>	<b>97,603</b>	<b>99,368</b>
<b>Net of receipts/(payments)</b>	<b>- 3,957</b>	<b>12,199</b>	<b>-</b>	<b>8,243</b>	<b>16,009</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>24,380</b>	<b>22,739</b>	<b>-</b>	<b>47,119</b>	<b>31,110</b>
<b>Cash funds this year end</b>	<b>20,423</b>	<b>34,938</b>	<b>-</b>	<b>55,362</b>	<b>47,119</b>

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		David Manners	16/04/2026	
		Benjamin Ward	16/04/2026	



Section A

Independent Examiner's Report

<b>Report to the trustees</b>	Charity Name To Live In H.O.P.E.		
<b>On accounts for the year ended</b>	30 <sup>th</sup> December 2025	<b>Charity no (if any)</b>	1167593
<b>Set out on pages</b>	1 & 2 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/12/2024.

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

<b>Signed:</b>		<b>Date:</b>	16/04/2026
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<b>Name:</b>	Dawn Burn
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<b>Relevant professional qualification(s) or body (if any):</b>	N/A
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<b>Address:</b>	4 Renoir Close, Basingstoke, RG21 3EW
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**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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**To Live In H.O.P.E.**

England & Wales - Charity number 1167593

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# Accounts

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**Registered Charity Number: 1167593**



**Health, Opportunity, Peace, Education**

**We believe everyone has the right to live in H.O.P.E**

**Trustees Annual Report & Accounts**

**Financial Year Ending 30th December 2024**



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## Message from the CEO

### Reflections on 2024: A Year of Growth, Grit, and Gratitude

- As the newly appointed CEO of *To Live in H.O.P.E* in March 2023, I'm incredibly proud to reflect on our first full year of leadership and impact. Our mission-to support communities in Ghana through clean water and sanitation, education especially for girls, and employment opportunities has never been more vital, and 2024 has been a year of both remarkable progress and significant challenges.

### Economic Headwinds in Ghana

- Ghana's economic landscape in 2024 has remained turbulent. Inflation and exchange rate volatility have continued to affect nearly every sector. The Ghanaian cedi has experienced ongoing depreciation, making it difficult to plan and budget effectively for projects funded in foreign currencies
- The construction sector in particular, has been hit hard. The Construction Producer Price Index rose by 23.2% year-on-year as of September 2024, with building material costs increasing by nearly 12% in the first four months alone. In some cases, prices for essential materials have tripled, making it incredibly difficult to maintain project timelines and budgets.

### The Ripple Effect from the UK

- Back in the UK, where much of our donor base resides, the cost-of-living crisis has continued to impact charitable giving. Rising energy bills, food prices, and housing costs have understandably led many to reduce their donations. This has created a funding gap that many charities, including ours, have had to navigate carefully.

### A Year of Growth and Innovation

- Despite these challenges, 2024 has been a year of **resilience and growth** for *To Live in H.O.P.E*. We've seen:
- **Significant growth in our social media presence**, helping us reach new audiences and engage more supporters than ever before.
- **New grant funding** that has enabled us to expand our reach and deepen our impact.
- **A revitalized board of trustees** and a growing team of passionate volunteers who bring energy, ideas, and commitment to our mission.

### What Sets Us Apart

- **Community-Driven Development:** Our team in Ghana works hand in hand with local communities to design and implement sustainable projects that are owned and managed locally.

- **Volunteer Dedication:** Our UK-based volunteers continue to give countless hours to fundraising, administration, and outreach making our work possible.

### Looking Ahead

- We are entering 2025 with cautious optimism. We know the economic challenges are not behind us, but we are better equipped than ever to face them. Our focus remains on delivering high-impact, community-led solutions that lift people out of extreme poverty.

### With Gratitude

- I want to extend heartfelt thanks to all our volunteers, fundraisers, and trustees. A special thank you to **Sumillion** for their unwavering support through volunteering, social media, fundraising, and financial contributions. Your partnership has been instrumental in our growth.

Also special thanks to:

- Ghana International Bank for a grant of £20,000 to build a library which will support 4,913 students and 21,982 in the community with education.
- Eleanor Rathbone for a grant of £1,000 towards a well
- Kitchen Table Charities Trust for a grant of £5,000 to support a new sea project.
- Book Cycle for continued support with book donations
- Umar Malik and his community for ongoing support and fundraising

This support has enabled us to offer the best service possible under difficult, unpredictable circumstances.

Jayne Bristow  
Chief Executive



## **Message from the Chair – Year Ending 2024**

As Chair of *To Live in H.O.P.E.*, I am incredibly proud to reflect on a year that has tested our resolve but also showcased the strength, resilience, and heart of our organisation.

The year 2024 has brought significant economic challenges in Ghana. Inflation has remained high, and the cost of construction materials has, in some cases, tripled. This has made budgeting for our life-saving infrastructure projects such as clean water systems and sanitation facilities extremely difficult. The Ghanaian cedi has also continued to fluctuate against major currencies, further complicating financial planning and procurement.

At the same time, the cost-of-living crisis in the UK has had a ripple effect on charitable giving. Many of our supporters are facing their own financial pressures, and we have seen a decline in individual donations as a result.

Despite these challenges, I am proud to say that *To Live in H.O.P.E.* has not only endured but has grown. Under the leadership of our CEO in her first full year, we have seen significant growth in our social media presence, helping us reach new audiences and secure vital grant funding. These efforts have allowed us to continue delivering life-changing and life-saving projects in rural Ghana. These projects provide clean water, education especially for girls, and sustainable employment opportunities for families.

Our approach of working directly with communities to identify and solve their most pressing challenges remains our greatest strength. It ensures that every pound we spend goes as far as possible, creating real and lasting change.

As Chair, I bring a wealth of experience and a deep commitment to our mission. I am focused on ensuring that we continue to deliver maximum value for every donation and that our strategy remains clear, ambitious, and community led.

Looking ahead, we have many exciting project ideas in development alongside our ongoing work. I am confident that, with the continued support of our volunteers, trustees, and partners, we will continue to grow and deepen our impact.

Thank you to everyone who has stood with us this year. Your support is not just appreciated; it is transformative.

**David Manners**

*Chair, To Live in H.O.P.E.*

## **Vision, Mission, Priorities and Values**

### **Strategic Plan 2023–2026**

#### **Shaping Our Future Together**

At *To Live in H.O.P.E.*, we believe that real change begins with listening. That's why we work hand-in-hand with local Chiefs, the education minister, social services, fire chiefs, and other key agencies in Ghana. Together, we identify the most urgent needs and co-create solutions that are not only impactful but deeply rooted in the communities we serve.

This collaborative, community-led approach ensures that every project is meaningful, sustainable, and embraced by those it is designed to support. Our volunteers, both in Ghana and abroad, are not just helpers they are catalysts for transformation, empowering communities to take ownership of their futures.

#### **Our Vision: A Future Built on Hope and Opportunity**

##### **1. Empowering Self-Sufficiency**

We envision a Ghana where poverty is not a life sentence but a challenge that can be overcome. By equipping individuals with the skills and tools to build and sustain their own businesses, we help unlock potential and foster independence.

##### **2. Education for All**

We believe every child deserves the chance to learn, grow, and dream. Our education initiatives focus especially on girls, who often face the greatest barriers. By opening doors to learning, we help break cycles of poverty and protect children from the dangers of malnutrition, child labour, and exploitation. Education is not just a right—it's a pathway to dignity and opportunity.

##### **3. Clean Water and Health**

Access to clean water and proper sanitation is a basic human right. Our health-focused projects reduce the spread of waterborne diseases, lower infant mortality rates, and improve overall wellbeing. These are not just services they are lifelines.

##### **4. Empowering Women and Supporting the Disabled**

We stand with women and people with disabilities, ensuring they are protected, included, and empowered. Our work helps build a future where everyone, regardless of ability or gender, can thrive and contribute meaningfully to their communities.

##### **5. Combating Hunger**

No child should go to bed hungry. We are committed to feeding communities and ensuring that nutrition is never a barrier to growth, learning, or survival.

This strategic plan is more than a roadmap it is a promise. A promise to stand with the people of Ghana, to listen, to act, and to never give up on the belief that together, we can build a future filled with hope.

## **Our Mission**

To deliver: projects that are needed in a safe and sustainable way.

We believe everyone has the right to live in H.O.P.E (Health: Opportunity: Peace: Education)

## **Our Values**

At *To Live in H.O.P.E*, our values are not just guiding principles they are the heartbeat of everything we do. They shape our decisions, fuel our passion, and define the way we serve communities in Ghana.

- **Empathy**  
We listen deeply, with compassion and respect, understanding each person's story and responding with care. Every voice matters, and every life deserves dignity.
- **Excellence**  
We strive for the highest standards in everything we do. From the smallest detail to the largest project, we are committed to delivering work that is thoughtful, impactful, and transformative.
- **Integrity**  
We act with honesty, transparency, and fairness. We do what is right, even when it's hard, and we hold ourselves accountable to the communities we serve.
- **Tailored Solutions**  
We don't believe in one-size-fits-all. Every community is unique, and our solutions are designed to reflect their specific needs, strengths, and aspirations.
- **Community Partnership**  
We build lasting relationships rooted in trust and collaboration. By working hand-in-hand with local leaders and families, we create change that is meaningful and enduring.
- **Unlocking Potential**  
We believe in the power of people. Whether it's a child discovering education, a woman launching a business, or a team member growing in their role, we nurture potential and celebrate progress.

## **Our Priorities**

Our priorities reflect our unwavering commitment to creating a future where hope is not just a word, but a lived reality.

- **Championing Children and Women**  
We prioritise projects that protect and empower the most vulnerable especially children and women. Their wellbeing is the foundation of a thriving community.

- **Early Intervention and Support**

Through our growing team of dedicated staff and volunteers, we act early to prevent hardship and provide timely, compassionate support where it's needed most.

- **Sustainable Growth**

We are committed to expanding our reach and impact. By growing our charity, we can support more projects, touch more lives, and build stronger communities.

- **Community-Led Development**

We don't impose solutions we co-create them. Every project we deliver is born from the voices of the community and implemented with their full involvement, ensuring safety, sustainability, and long-term success.



## ACHIEVEMENTS AND PERFORMANCE

### Water Projects Completed in 2024

#### Clean Water for Our Volunteers and Local Community

This year, we installed a borehole at our volunteer house not just to support our team and volunteers, but to serve the wider community too. Now, over 3,000 local residents also have access to clean, safe drinking water.

#### Why this matters:

- It keeps our volunteers healthy and able to focus on their work
- It improves daily life for the local community
- It helps us run our projects more smoothly and sustainably

This project has been a win-win supporting those who give their time to help, and those who need it most.

#### Restoring Hope in Ampabame

In Ampabame, families had been relying on river water for years after their local pump broke down. In 2024, we stepped in to install a new, durable pump and the change has been immediate.

#### What's changed:

- Over 150 households now have clean water close to home
- There's been a noticeable drop in water-related illnesses
- Women and children have more time for school, work, and rest
- The whole community feels more secure and hopeful

### Looking Ahead to 2025/2026

These projects have reminded us just how powerful clean water can be. It's not just about quenching thirst it's about health, education, dignity, and opportunity.

As we look ahead to 2025 and 2026, we're putting a renewed focus on clean water and sanitation. Too many communities still lack both, and we're determined to change that. We've already identified several schools and villages in urgent need, and we're ready to act.

With your continued support, we'll keep going one well, one toilet, one community at a time.



## **Building Brighter Futures: Twedie Library & ICT Centre Project**

We're incredibly proud to be moving forward with the construction of a modern library and ICT laboratory in Twedie, located in the Atwima Kwanwoma District of Ashanti, Ghana. This project is designed to give students and the wider community access to essential learning materials, digital tools, and a space to grow their skills and confidence.

### **Why This Project Matters**

In rural Ghana, access to quality education remains a major challenge. According to the Atwima Nwabiagya Medium Term Development Plan, only 22% of students in these areas pass the Basic Education Certificate Examination (BECE) a key requirement for progressing to senior high school. As a result, many young people are left without further education or job opportunities, pushing families deeper into poverty.

This project is our response. By providing access to books, computers, and a safe space to learn, we're giving thousands of students the tools they need to succeed and build a better future.

### **Who Will Benefit**

The library and ICT centre will serve:

- **4,913 students** in Twedie and surrounding communities
- **Over 21,982 community members** from Twedie, Foase, Yabi, Agogo, and Boko
- **A total of more than 26,895 people** will have access to this life-changing resource

### **Progress and Challenges**

While we've made great progress in planning and preparation, the project has experienced some delays due to rising material costs and fluctuating exchange rates. Despite these challenges, we're proud of how far we've come and remain fully committed to completing the build.

### **Demonstrating Our Capacity**

This project is a clear example of our ability to manage large-scale, high-impact initiatives. From community engagement and planning to budgeting and delivery, we've shown that we have the experience, leadership, and local partnerships needed to bring ambitious projects to life. It reinforces that *To Live in H.O.P.E* is not only capable but best placed to deliver meaningful, sustainable development projects that directly respond to community needs.

### **Looking Ahead to 2025/2026**

As we move into the next phase, our focus is on completing this vital project and ensuring that students and community members have the tools they need to learn, grow, and thrive. Access to education is a powerful force for change, and this library will help unlock that potential for thousands of people.

This isn't just a building it's a gateway to opportunity, a place of hope, and a step toward a brighter future for generations to come.



## **Empowering Girls Through Skills: Vocational School Project Nears Completion**

We're thrilled to share that our vocational school project is making strong progress and is on track for completion in 2025. This initiative will support over 200 girls in gaining access to basic education and hands-on training in practical trades giving them the tools to build brighter futures for themselves and their families.

### **Why This Project Matters**

In many rural communities, girls face significant barriers to education and employment. Without access to learning or vocational skills, they are often left with few options, which can lead to cycles of poverty, early marriage, and limited independence.

This school is changing that. By offering training in trades such as tailoring, hairdressing, catering, and more alongside basic literacy and numeracy it will open doors to opportunity, self-reliance, and long-term stability.

### **The Impact**

- **For the girls:** A chance to learn, grow, and earn. Many will be the first in their families to gain formal skills.
- **For their families:** Increased income, reduced financial pressure, and a sense of pride and hope.
- **For the community:** A stronger, more resilient local economy and a generation of empowered young women ready to lead and inspire.
- 

### **Listening to the Community**

This project was born out of conversations with local leaders, families, and the girls themselves. It reflects our commitment to listening first and responding with solutions that truly meet the needs of the people we serve.

### **Funding and Progress**

Funded through crowdfunding efforts, this project has taken time to bring to life but we're nearly there. The support we've received has been incredible, and every contribution has helped us move closer to completion. We're proud of the progress and deeply grateful to everyone who believed in this vision.

This vocational school is more than a building it's a launchpad for dreams, a space for growth, and a symbol of what's possible when communities come together to invest in their girls.



## **WOMEN'S EMPOWERMENT**

### **Vocational Centres: Opening Doors to Brighter Futures**

We're proud to announce the opening of another life-changing seamstress training shop in the Sepaase community. This marks a significant step forward in our commitment to empowering young women through vocational education.

The demand for places in our programs continues to grow, and Sepaase was no exception. Over 300 young women applied, each one eager for the chance to learn a trade and build a better future. Selecting just 30 participants was incredibly difficult, but those chosen have already shown outstanding dedication and progress.

They're not only mastering sewing and business skills they're also giving back. Recently, the group visited a local school to offer free garment repairs for children and began learning to sew reusable menstrual pads to support girls who cannot afford them.

### **A Core Part of Our Mission**

Our vocational centres are becoming a cornerstone of our charity's work. They represent more than skill-building they offer hope, independence, and opportunity. We remain committed to opening and supporting more centres like this, so that every girl has the chance to shape her own future.

With continued support, we aim to open three more seamstress shops, expanding our reach and deepening our impact in communities where opportunity is needed most.



## Supporting Local Heroes: Donation of Two Stretchers to Twedie Fire Service

We were proud to donate two high-quality stretchers to the Twedie Fire Service in the Atwima Kwanwoma Municipality an initiative that came directly from a request by the local fire chief, who reached out to us knowing our strong presence and trusted work in the community.

The fire service had been operating with limited emergency equipment, making it difficult to safely transport victims during accidents and rescue operations. These stretchers will now play a vital role in improving their emergency response and saving lives.

### Why This Matters

- Enables faster, safer transport of injured individuals
- Reduces the risk of further harm during rescues
- Strengthens the fire service's ability to serve over 20,000 residents in the area

Though small in scale, this project reflects something much bigger our commitment to listening, responding, and supporting where the need is real. We're grateful for the opportunity to stand alongside the everyday heroes who protect their communities, and we'll continue to be there when called upon.



## One of Our Favourite Moments: Christmas Giving to Children in Need

Every year, one of the projects closest to our hearts is our Christmas donation drive and 2024 was no exception. While it may seem like a small gesture, the joy it brings is immeasurable. Seeing the smiles on children's faces as they receive a warm meal and a small gift is something truly irreplaceable.

This year, we reached out to underprivileged families and children who might otherwise go without during the festive season. With the help of our supporters, we were able to provide nutritious food packages and thoughtful gifts, bringing a little light and love into homes that needed it most.

### Why It Matters

- For many children, this is the only gift they receive all year
- A warm meal brings comfort and dignity to families facing hardship
- It reminds us all of the power of kindness and community

This project may not be the biggest we run, but it's one of the most meaningful. It captures the true spirit of *To Live in H.O.P.E* showing up with compassion, especially when it matters most.

We're already looking forward to doing it all again next Christmas.



## Emergency Fund in Action: Supporting Teen Mothers in Crisis

As part of our emergency fund work, *To Live in H.O.P.E* stepped in to support four teenage mothers who were detained at Takoradi European Hospital after giving birth, simply because they couldn't afford their medical bills.

We covered their costs, provided food and baby supplies, and helped them return home safely with their newborns. This small but powerful act brought relief, dignity, and hope to four young women facing unimaginable hardship.



## BOOKS FOR GHANA

March 24 marked another milestone in our mission to support education in rural Ghana, as we received a new container carrying approximately 35,000 books. This incredible delivery was made possible through our continued partnership with Book Cycle, whose dedication and collaboration have been instrumental in making this happen.

Access to quality educational materials remains a significant challenge in many rural communities across Ghana. For countless students and teachers, books are not just tools for learning they are gateways to opportunity, empowerment, and a brighter future. This latest shipment will help stock libraries, support classrooms, and inspire a love of reading in areas where resources are scarce but the thirst for knowledge is immense.

We are deeply grateful to Book Cycle and everyone involved in this effort. Together, we are helping to bridge the educational gap and create lasting change, one book at a time.



## **Our Goals for 2025**

### **What We're Working On**

This year, we're focusing on five key areas where we believe we can make a real difference: vocational training, clean water and sanitation, education (especially for girls), growing our online community, and making our organisation more sustainable.

### **Our Main Priorities**

#### **Vocational Training**

We're expanding our vocational centres to give more people the chance to learn hands-on skills that can lead to jobs or small businesses.

#### **Clean Water and Sanitation**

Access to clean water and proper toilets is still a big issue in many places. We're working to improve this so communities can live healthier lives.

#### **Building our online Community and presence**

We want to connect with more people through social media sharing stories, raising awareness, and encouraging support for our work.

#### **Education in Ghana especially for girls**

We're helping more children, especially girls, get into school and have the books and materials they need to learn and grow.

#### **Keeping our projects going strong.**

We're committed to maintaining and improving the projects we already run, making sure they continue to meet real needs.

### **How We Plan to Do It**

#### **Applying for Bigger and multi-year Grants.**

We're focusing on applying for larger, long-term grants to help cover our core costs and support our growth.

#### **Working With Business**

We'll keep building our relationship with Sumillion and look for new companies that want to support our mission.

#### **Getting more people involved**

We're growing our volunteer programme and reaching out to local churches, schools, and community groups to get more people on board.

### **Improving online Fundraising and supporters.**

By strengthening our social media presence, we hope to raise more funds and reach new supporters.

### **Areas of Concern**

#### **Tight Budgets**

We're limited by funding, and we really need support to bring in admin help so we can run more smoothly.

#### **Remote Locations**

Some of our projects are in hard-to-reach areas, but our team in Ghana is doing a great job managing things on the ground.

#### **Rising Costs**

With the cost of living going up, people have less to give. That's why we're focusing more on grants and business partnerships.

#### **Exchange Rates and Inflation**

Fluctuating exchange rates and rising prices for materials are making it harder to plan and stretch our budget. Every pound raised doesn't go as far as it used to.

### **Looking Ahead**

Even with these challenges, we're staying positive. We believe in the work we're doing and the difference it makes. With the continued support of our partners, volunteers, and community, we're confident that 2025 will be a year of real progress and meaningful change.

## **GOVERNANCE AND MANAGEMENT**

### **FINANCIAL SUMMARY**

#### Non-Executive Directors / Trustees

To Live in H.O.P.E is overseen by a board of five voluntary and independent Trustees (Non-executive Directors), each of whom are appointed by the charity's board. Each Director assumes a specific portfolio upon appointment to ensure that all areas of To Live in H.O.P.E's governance receives due care and attention and is aligned with the specialist expertise of the Director appointed.

The Directors consider governance issues at their regular Board meetings. The Board meet every quarter throughout the year with the CEO to ensure all governance issues are regularly addressed. The trustees delegate responsibility to the CEO for ensuring that service provision is carried out within the overall charity's strategy; for overseeing the charity's progress in meeting its objectives; and ensuring that the charity meets its legal and financial obligations.

To Live in H.O.P.E has in place adequate governance arrangements that enable the identification, escalation, monitoring and reporting of risks. The Board of To Live in H.O.P.E is ultimately responsible for reviewing, challenging, and approving the charity's overall strategy and the direction of the business.

#### **TRUSTEES**

David Manners-Chair

Kelly Abrahams

Benjamin Ward

Chi Wai Man

Michael Clark

Thomas Manners

#### **Registered Office and Principal Address**

Unit 14,  
Faraday Court  
Rankine Road  
Basingstoke  
RG24 8PF

**Charity Number:** 1167593

Telephone: 07704 389787

Web [www.toliveinhope.org](http://www.toliveinhope.org)



## Receipts and payments accounts

For the period from	Period start date 31/12/2023	To	Period end date 30/12/2024
------------------------	---------------------------------	----	-------------------------------

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	5,228	8,497	-	13,725	23,280
Projects	72,579	29,073	-	101,652	133,552
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>77,807</b>	<b>37,570</b>	<b>-</b>	<b>115,377</b>	<b>156,832</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>77,807</b>	<b>37,570</b>	<b>-</b>	<b>115,377</b>	<b>156,832</b>
<b>A3 Payments</b>					
Projects Paid	20,949	30,352	-	51,301	96,169
Advertising & Marketing	2,419	-	-	2,419	405
Bank Charges	125	-	-	125	375
Insurance	-	-	-	-	59
IT Software and consumables	382	-	-	382	27
Light, Power, Heating	1,040	-	-	1,040	63
Pension Costs	713	-	-	713	356
Printing & Stationery	-	-	-	-	59
Rent	12,092	-	-	12,092	3,542
Salaries	30,057	-	-	30,057	24,457
Subscriptions	496	-	-	496	356
Travel	443	-	-	443	-
General Expenses	-	300	-	300	-
<b>Sub total</b>	<b>68,716</b>	<b>30,652</b>	<b>-</b>	<b>99,368</b>	<b>125,868</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>68,716</b>	<b>30,652</b>	<b>-</b>	<b>99,368</b>	<b>125,868</b>
<b>Net of receipts/(payments)</b>	<b>9,091</b>	<b>6,918</b>	<b>-</b>	<b>16,009</b>	<b>30,964</b>
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	<b>15,289</b>	<b>15,821</b>	<b>-</b>	<b>31,110</b>	<b>146</b>
<b>Cash funds this year end</b>	<b>24,380</b>	<b>22,739</b>	<b>-</b>	<b>47,119</b>	<b>31,110</b>

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK

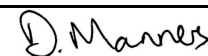

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	David Manners	14/07/2025
	Benjamin Ward	10/07/2025



**Section A Independent Examiner's Report**

**Report to the trustees** Charity Name  
To Live In H.O.P.E.

**On accounts for the year ended** 30<sup>th</sup> December 2024 **Charity no (if any)** 1167593

**Set out on pages** 1 & 2  
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/12/2024.

**Responsibilities and basis of report** As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement** I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**  **Date:** 16/07/2025

**Name:** Dawn Burn

**Relevant professional qualification(s) or body (if any):** N/A

**Address:** 4 Renoir Close, Basingstoke, RG21 3EW


**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**To Live In H.O.P.E.**

England & Wales - Charity number 1167593

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# Accounts

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**Registered Charity Number: 1167593**



**Health, Opportunity, Peace, Education**

**We believe everyone has the right to live in H.O.P.E**

**Trustees Annual Report & Accounts**

**Financial Year Ending 30th December 2023**



## **CONTENTS**

Page 3	Chief Executive Report/Message from chair
Page 5	Vision, Priorities and Values
Page 7	Achievements and Performance
Page 13	Objectives and Challenges
Page 14	Governance and Management

## Message from the CEO

As the newly appointed CEO of To Live in H.O.P.E. (March 2023), I'm incredibly proud to be part of an organization dedicated to supporting people in Ghana. We focus on improving clean water and sanitation, enhancing education access for girls, and developing employment opportunities for those who missed out on education, helping many support their families and reduce extreme poverty.

Ghana faced significant challenges in 2022-2023 due to fiscal deficits, public debt, COVID-19, the war in Ukraine, and global monetary tightening. This led to a loss of investor confidence, currency depreciation, and rising inflation. Cuts in public spending have severely impacted essential services like healthcare and school feeding programs, affecting vulnerable communities. Fundraising has also declined due to hybrid working and a struggling global economy.

Despite these challenges, we've had a strong year. With increased social media presence, a new board of trustees, and more volunteers, we've rapidly increased our income, allowing us to expand our vital support. We have ambitious plans for 2023-2024, with new projects and ongoing support for existing ones, and I'm excited to see our growth.

Key areas that set us apart:

- **Dedication to Our Work:** Our volunteers are incredibly dedicated, giving up many hours to support and grow our initiatives.
- **A Dedicated Team in Ghana:** Our team in Ghana works closely with the community to develop needed projects, ensuring sustainable futures as they are managed by the community.

Looking ahead, we are excited about the opportunities before us. We recognize the challenges that persist, but we are confident in our ability to overcome them.

I want to thank all our volunteers, fundraisers, and trustees, with special thanks to Sumillion for their time, volunteering hours, social media support, fundraising, and monetary contributions. This vital support has allowed our charity to grow. Special thanks also to:

- Ashworth Charitable Trust for £5,000 for our water project
- The William Leech Charity for £10,470 for our menstruation project
- Peter Stebbings Memorial Charity for £9,500 for our seamstress project
- Book Cycle for continued support with book donations
- Umar Malik and his community for ongoing support and fundraising

This support has enabled us to offer the best service possible under difficult, unpredictable circumstances.

2022/23 has been a very challenging year for everyone, but I believe we rose to the challenges and will do so again in the coming financial year. I look forward to developing new ideas and plans in 2023/24. It is an exciting time for To Live in H.O.P.E. with the

appointment of a new CEO and trustee team, and we are looking to expand our projects and fundraising to achieve more in the upcoming year.

Jayne Bristow  
Chief Executive

### **Message from the Chair**

I am very proud to have been asked to take the position of Chair for this charity. I have the highest level of knowledge, experience, determination and ambition and I strongly align with our charities mission to improve the situation of many living in rural Ghana.

I have a wealth of experience and aim to offer a clear strategy and direction. Always demanding the most value for the money we spend, ensuring the most amount of pennies in every pound go to route cause creating real and lasting change.

The work we do is exemplary, and our approach of working directly with the communities in Ghana ensures long-term stability by addressing the direct issues they face. We provide life-saving sanitation and water, education for all and empower the community to achieve financial stability for themselves and their families.

We have many project ideas for the future, alongside maintaining our current projects. I look forward to being a part of developing and growing these projects while upholding our success and mission values.

David Manners  
Chair

## VISION, MISSION, PRIORITIES AND VALUES

### Strategic Plan 2023-2026

#### Shaping Our Future

We collaborate closely with Chiefs, the Education Minister, social services, fire chiefs, and various other agencies in Ghana to identify the most critical projects. This community-led approach ensures that we fully involve local stakeholders, allowing us to prioritize projects effectively. As a result, these initiatives are more likely to be sustainable and supported by the community. Additionally, the community benefits from the involvement of numerous volunteers, empowering them to shape their own future.

#### Our Vision

1. **Empowering Self-Sufficiency:** We aim to prevent and alleviate poverty by empowering individuals to learn and sustain their own businesses.
2. **Education for All:** We believe every child deserves access to quality education. Our projects support advancements in education, with a special focus on girls who often face greater disadvantages. By promoting fair and equal opportunities, we aim to increase the number of girls pursuing further education, ultimately leading to better employment prospects and breaking the cycle of extreme poverty. This helps avoid the pitfalls of malnutrition, child labour, and prostitution, which limit future potential.
3. **Clean Water and Health:** We strive to ensure everyone has access to clean water, good sanitation, and essential medical supplies. This reduces waterborne diseases, infant mortality, sickness, and death.
4. **Empowering Women and Supporting the Disabled:** We work to empower women and support disabled adults and children, protecting them from harm and enabling them to have a brighter, more inclusive future.
5. **Combating Hunger:** We are committed to feeding communities, ensuring that no child goes to bed hungry.

#### Our Mission

To deliver: projects that are needed in a safe and sustainable way.

We believe everyone has the right to live in H.O.P.E (Health: Opportunity: Peace: Education)

#### Our Values

- **Empathy:** We listen to individuals and understand their situation
- **Excellence:** We deliver a first-class service and we care about quality
- **Ethical:** We do the right thing and respect integrity

- **Bespoke:** We provide solutions that are flexible and proportionate
- **Community:** We engage with the community and create meaningful partnerships
- **Maximising Potential:** We nurture the growth of our clients, team members and the charity

### Our Priorities

- **To provide projects that are needed especially those who work with children and empower women.**
- **To provide early intervention through our growing team of dedicated staff**
- **To grow the charity to enable us to support more projects to support the community.**
- **To deliver projects identified by the community directly and deliver these in a safe and sustainable way.**

## ACHIEVEMENTS AND PERFORMANCE

### Water Projects

We completed four new boreholes and a larger community well in Tweedie bringing water to over 28,500 people.

Kotwi-Serving the community of around 5,000 people

Yabi- Serving the community of around 6,000 people

Kotwi D/A Basic school serving the community of around 5,000

Apemenim Kokoben serving the community of around 2,500 people

Twedie-Serving the community of 10,000 people



## SUMILLION PROJECT HOUSE

Work is ongoing on **Sumillion House**. This is our dedicated accommodation for volunteers. Once completed, it will provide educational space and accommodation for up to 70 volunteers in the Ashanti Region of Ghana. Good accommodation is clearly important in reaching out to and attracting volunteers and so helps To Live in H.O.P.E to grow and expand. Volunteers are more likely to partner with us when they feel secure and are well taken care of.

We have also expanded the build to include 2 new seamstress shops to increase the number of women we can support.



## **DORMITORY BUILDING**

We continued to support Garden City special school a special needs school in the Asokore Mampong Municipal District of Kumasi and the new dormitory was finished and opened. The new dormitory will accommodate 40 new girls with special educational needs and disabilities. Facilities on the first floor will include two large dormitory halls, toilet and shower rooms and two small apartments for the house mothers who provide 24-hour care to the students. Garden city school provides over 190 children with special needs an engaging and adapted curriculum with boarding facilities. The curriculum focuses on life skills and vocational training to ensure the students develop to be self-sufficient and contributors to their community.

Students at the school have a range of different needs including children with cerebral palsy, down syndrome, autism, microcephaly and more. The school teaches the students in a range of vocational skills including woodwork, tie dye, life skills, leather work and weaving and uses the sensory room, gym and therapeutic sessions to support children with their needs.



## WOMEN'S EMPOWERMENT

We recently opened another seamstress shop, and the demand exceeded our expectations, with over 300 young women applying for a place in the program. Selecting just 30 participants was challenging, as all applicants were deserving. However, the chosen 30 have shown dedication and hard work. They are progressing well, learning essential business skills and expert sewing techniques.

Recently, they visited a local school to offer garment repair services for the children and are also learning to sew reusable menstrual pads to support young girls who cannot afford them. We are currently seeking funding to open three more shops.



## Laptops to school children

Children in Ghana often have limited or no educational materials and lack access to the internet for learning resources. With the support of Sumillion, we delivered over 120 laptops to many local schools. These laptops will be used by over 1,000 children, significantly enhancing their educational opportunities.



## Volunteering and Library construction

Volunteering had been paused due to COVID-19, but we successfully restarted our program, with volunteers building three new libraries. Educational materials are very limited in Ghana, and these facilities will significantly enhance children's education. A special thank you to Bookcycle for delivering a pallet of books to support this project. The libraries were built in

1. Ampabame No2 D/A JHS
2. Nsese D/A JHS
3. Apemanim D/A JHS

These libraries will bring educational and reading material to over 1000 school children.



## MENSTRUAL HYGIENE PROJECT

We conducted a menstrual hygiene project aimed at promoting menstrual health and hygiene among school children by distributing sanitary pads and educating them on proper menstrual management. Although the project was initially small, over 500 girls turned up for pads, resulting in only one packet per girl. This highlighted the magnitude of the issue and has prompted us to develop a much larger project. Stay tuned for more in 2023/2024.



### Emergency Fund

We have established a need for an emergency fund for hospital treatment, emergency food, medication and other issues and this is something we are looking for funding on an example of an emergency we have supported below.

When it came to our notice of the heart-breaking situation involving a mentally ill woman who just gave birth on the Street of Ahenema Kokoben. The money was to settle hospital bills and ensure the wellbeing of the newborn baby.

## OBJECTIVES

### Our Strategic Aims

1. **Maintain and Improve Core Projects:** We aim to continuously maintain and enhance our core projects to ensure they meet the needs of the communities we serve.
2. **Enhance and Grow Projects:** We strive to expand and develop our projects, ensuring their long-term sustainability and lasting impact.
3. **Achieve Organizational Sustainability:** We are committed to becoming a more sustainable organization by diversifying our income streams and improving how we demonstrate our impact.

### Ensuring Sustainability

- **Grant Applications:** We are placing a greater emphasis on grant applications, a funding source we haven't extensively utilized before. We will target longer-term, larger strategic grants to cover our core costs. Additionally, as pandemic restrictions ease, we will engage more in community fundraising.
- **Funding Streams:** We are exploring additional funding sources within the community, including churches, community groups, and schools.
- **Volunteering Program:** We aim to develop and expand our volunteering program.
- **Corporate Fundraising:** We will continue to support and strengthen our relationship with our core funder, Sumillion, while also seeking new corporate supporters.

### The Challenges Ahead

- **Budget Limitations:** Our capacity to achieve our goals is constrained by budget limitations. We need funding to hire a paid administrative role to enhance our operations.
- **Project Sustainability:** Maintaining the sustainability of our projects can be challenging, especially given the geographical location. However, our dedicated project manager in Ghana is effectively managing these challenges.
- **Economic Strain:** The rising costs and budget strains on individuals result in lower disposable incomes, which limits their ability to donate.

Despite these challenges, we remain confident that our new CEO will successfully grow our income and donations.

## **GOVERNANCE AND MANAGEMENT**

### Non-Executive Directors / Trustees

To Live in H.O.P.E is overseen by a board of five voluntary and independent Trustees (Non-executive Directors), each of whom are appointed by the charity's board. Each Director assumes a specific portfolio upon appointment to ensure that all areas of To Live in H.O.P.E's governance receives due care and attention and is aligned with the specialist expertise of the Director appointed.

The Directors consider governance issues at their regular Board meetings. The Board meet every quarter throughout the year with the CEO to ensure all governance issues are regularly addressed. The trustees delegate responsibility to the CEO for ensuring that service provision is carried out within the overall charity's strategy; for overseeing the charity's progress in meeting its objectives; and ensuring that the charity meets its legal and financial obligations.

To Live in H.O.P.E has in place adequate governance arrangements that enable the identification, escalation, monitoring and reporting of risks. The Board of To Live in H.O.P.E is ultimately responsible for reviewing, challenging, and approving the charity's overall strategy and the direction of the business.

### **TRUSTEES**

David Thomas Manners - Chair

Ian Page

Benjamin Charles Ward

Chi Wai Man

Michael Clark

### **Registered Office and Principal Address**

Unit 14,  
Faraday Court  
Rankine Road  
Basingstoke  
RG24 8PF

**Charity Number:** 1167593

Telephone: 07704 389787

Web [www.toliveinhope.org](http://www.toliveinhope.org)



## Receipts and payments accounts

For the period from	Period start date 31/12/2022	To	Period end date 30/12/2023
------------------------	---------------------------------	----	-------------------------------

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	14,903	8,377	-	23,280	130
Projects	85,786	47,766	-	133,552	41,808
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>100,689</b>	<b>56,143</b>	<b>-</b>	<b>156,832</b>	<b>41,938</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>100,689</b>	<b>56,143</b>	<b>-</b>	<b>156,832</b>	<b>41,938</b>
<b>A3 Payments</b>					
Projects Paid	55,872	40,297	-	96,169	68,193
Advertising & Marketing	405	-	-	405	-
Bank Charges	350	25	-	375	150
Insurance	59	-	-	59	-
IT Software and consumables	27	-	-	27	-
Light, Power, Heating	63	-	-	63	-
Pension Costs	356	-	-	356	-
Printing & Stationery	59	-	-	59	-
Rent	3,542	-	-	3,542	-
Salaries	24,457	-	-	24,457	-
Subscriptions	356	-	-	356	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>85,546</b>	<b>40,322</b>	<b>-</b>	<b>125,868</b>	<b>68,343</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>85,546</b>	<b>40,322</b>	<b>-</b>	<b>125,868</b>	<b>68,343</b>
<b>Net of receipts/(payments)</b>	<b>15,143</b>	<b>15,821</b>	<b>-</b>	<b>30,964</b>	<b>- 26,405</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>146</b>	<b>-</b>	<b>-</b>	<b>146</b>	<b>26,551</b>
<b>Cash funds this year end</b>	<b>15,289</b>	<b>15,821</b>	<b>-</b>	<b>31,110</b>	<b>146</b>

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	DAVID MANNERS	26/09/2024
	Ben Ward	26/09/2024



**Section A**

**Independent Examiner's Report**

**Report to the trustees**

Charity Name  
To Live In H.O.P.E.

**On accounts for the year ended**

30<sup>th</sup> December 2023

**Charity no (if any)**

1167593

**Set out on pages**

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/12/2023.

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**



**Date:**

26/09/2024

**Name:**

DAWN BURN

**Relevant professional qualification(s) or body (if any):**

N/A

**Address:**

4 Renoir close, Basingstoke, RG21 3EW


**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

--

**To Live In H.O.P.E.**

England & Wales - Charity number 1167593

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# Accounts

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**Registered Charity Number: 1167593**



**Health, Opportunity, Peace, Education**

**We believe everyone has the right to live in H.O.P.E**

**Trustees Annual Report & Accounts  
Financial Year Ending 31<sup>st</sup> December 2022**



**CONTENTS**

Page 4	Chief Executive Report
Page 5	Vision, Priorities and Values
Page 7	Achievements and Performance
Page 12	Objectives and Challenges
Page 13	Governance and Management

## **CHIEF EXECUTIVE'S REPORT**

As To Live in H.O.P.E's newly appointed CEO (March 2023), I am exceptionally proud to be part of an organisation that is dedicated to supporting people in Ghana through the improvement of clean water and sanitation, the improvement of education especially girls who have limited

access to education and the development of access to employment for those who have missed the education system enabling many to support their families and reducing those living in extreme poverty

We have faced many global challenges in the financial year 2021/22, we were still facing the ramifications of the Covid pandemic, which meant one of our main sources of income which is student volunteering still not able to take place and fundraising opportunities limited but we have been supported but very dedicated fundraisers and Sumillion a local IT company who increased their donations to enable us to continue our vital work. The “polycrisis” of challenges around the world and its impact on the global economy for us has meant fewer donors and more competition for them, coupled with higher need for our programmes and higher costs to deliver them. By the close of the year, Ghana’s economy had hit 50% in inflation and was the worst performing currency in Africa, with the country in discussions with the International Monetary Fund for a bailout loan. We have seen the extreme hardship this has placed on the communities we serve - where two third of families lived in poverty before the pandemic - and cuts to public spending in Ghana reducing vital services including healthcare and school feeding - for some children, the only meal they receive a day

There are key areas which set us aside from other charities:

**Dedication to Our work:** We have many volunteers very dedicated to our work who give up many hours to support and grow the work we continue to do.

**A dedicated team in Ghana:** We have a dedicated team in Ghana who work closely with the community to develop project that are needed, achieving the support of the community means a sustainable future for the projects as they are managed by the community.

Looking ahead, we are excited about the opportunities that lie before us. We recognise the challenges that persist, but, we are confident about the opportunities that lie before us and we are confident in our ability to overcome them.

I would like to thank all volunteers, fundraisers, the Trustees and our supporter Sumillion who have gone above and beyond expectations and it has meant that To live in H.O.P.E has been able to offer the best service possible under difficult, unpredictable circumstances.

2021/22 has been a very challenging year for everyone, however, I believe we rose to the challenges and will once again in the coming

financial year and respond to the unpredictable economic climate. I look forward to developing new ideas and plans in 2022/23, it is an exciting time for To Live in H.O.P.E with the appointment of a new CEO and trustee team we are looking to expand the projects and fundraising to enable us to achieve more in the upcoming year.

Jayne Bristow  
Chief Executive

## **VISION, MISSION, PRIORITIES AND VALUES**

### **Strategic Plan 2022-2025**

#### **Shaping Our Future**

We work closely with the chiefs and the education minister in Ghana to determine the projects that are most needed. This approach enables us to be led by, and to fully involve, the community we work in. In this way projects can be suitably prioritized which, in turn, helps to ensure that these are both sustainable and supported by the community. Finally, the community gains access to many volunteers helping them to determine their own future.

#### **Our Vision**

To enable: young people, especially girls (who are often more disadvantaged than boys) to take advantage of education opportunities provided. This will lead to increased employment opportunities, thus enabling them to obtain higher paid and more rewarding work in order to support their families. In this way future generations will be able to break out of a cycle of extreme poverty and thus avoid such pitfalls as malnutrition, child labour, prostitution, etc., all of which indicate a negative and very limited future.

To provide: safe drinking water, sanitation and improved hygiene to all.

#### **Our Mission**

To deliver: projects that are needed in a safe and sustainable way.

#### **Our Values**

- **Empathy:** We listen to individuals and understand their situation
- **Excellence:** We deliver a first-class service and we care about quality
- **Ethical:** We do the right thing and respect integrity
- **Bespoke:** We provide solutions that are flexible and proportionate
- **Community:** We engage with the community and create meaningful partnerships
- **Maximising Potential:** We nurture the growth of our clients, team members and the charity

#### **Our Priorities**

- **To provide projects that are needed especially those who empower women.**
- **To provide early intervention through our growing team of dedicated staff**
- **To grow the charity to enable us to support more projects to support the community.**

## ACHIEVEMENTS AND PERFORMANCE

### POTABLE DRINKING WATER IN RURAL AREAS

Enliven Mama Africa completed many sustainable projects in the year 2022. These included construction of three boreholes and the refurbishment of a further four boreholes for seven different communities in the Atwima Kwanwoma District which is part of the Ashanti Region of Ghana. Enliven Mama Africa, in partnership with To Live in Hope charity and Sumillion Ltd, both in the UK, thus provided access to clean and reliable water for these communities in rural areas. The communities, as well as nearby schools that benefited from this project, are shown below:

<b>NO.</b>	<b>COMMUNITY</b>	<b>DISTRICT</b>	<b>PROJECT TYPE</b>
1	Kotwi Zongo	Atwima Kwanwoma	Borehole
2	Kotwi town	Atwima Kwanwoma	Borehole
3	Krofrom	Atwima Kwanwoma	Borehole
4	Ampabame No. 1	Atwima Kwanwoma	Refurbishment of borehole
5	Kromoase	Atwima Kwanwoma	Refurbishment of borehole
6	Yabi	Atwima Kwanwoma	Refurbishment of borehole
7	Effiduase	Atwima Kwanwoma	Refurbishment of borehole



## SUMILLION PROJECT HOUSE

Work has begun and is ongoing on **Sumillion House**, our dedicated accommodation for volunteers with Enliven Mama Africa. Once completed, it will provide educational space and accommodation for up to 70 volunteers in the Ashanti Region of Ghana. Good accommodation is clearly important in reaching out to and attracting volunteers and so helps Enliven Mama Africa to grow and expand. Volunteers are more likely to partner with us when they feel secure and are well taken care of.



## **DORMITORY BUILDING**

Garden City special school is a special needs school in the Asokore Mampong Municipal District of Kumasi. Dormitory construction has been carried out with a view to support various purposes, and it is important for the students as flexible use of accommodation is essential. Enliven Mama Africa, together with its partners, has constructed two large bedrooms in a dormitory format which provides a convenient and safe place for the students with close proximity to educational facilities.



## **WOMEN'S EMPOWERMENT**

The aim of this project was to provide skills training and entrepreneurial/vocational training courses in two different fields for disadvantaged or unemployed young girls and teenage mothers. The intention was to provide them with the means to earn an income. The project sought to provide 10 young girls/teenage mothers with vocational training. 8 out of the 10 will learn sewing and the remaining 2 will learn hairdressing. Also provided were the post vocational “tools of the trade” for the trainees on completion of their two years training. That way they have the means as well as the know how to start businesses related to the skills acquired. Hopefully the skills acquired will help them to realize their potential in starting micro enterprises, etc., that will provide the go ahead to a productive and fulfilling life with economic security. Vocational skills training will potentially engender a general community improvement, encouraging a professional and moral growth, respectful of society and of existing cultural and family ties. Once they are economically secure, they will be in a much better position to speak up for their rights to health and nutrition and to be able to articulate their needs and aspirations. The project now has a new shop that will train girls and is run by previous graduates of Enliven Mama Africa “Women’s Empowerment”.





## OBJECTIVES

We have three strategic aims. These are:

1. To maintain and improve our core projects.
2. To enhance and grow our projects whilst offering long term sustainability of delivered projects.
3. To become a more sustainable organisation, by building a portfolio of income generation streams and improving the way we demonstrate our impact.

To ensure sustainability please see below:

- **Grant applications** - There is an emphasis on grant applications funding something we haven't really used before. We will look at longer term, larger strategic grants to fund our core costs. We will also be able to partake in more community fundraising as we come out of the strict restrictions associated with the pandemic.
- **Funding streams** - We are seeking further funding streams within the community, such as churches, community groups and schools.
- **Volunteering program**-To develop and grow the volunteering program.

- **Corporate Fundraising**- To continue to support and grow the relationship with core funder Sumillion and begin to look at new corporate supporters.

**The Challenges ahead**- We have limits on the amount of work we can achieve due to budget limitations, we actually need a paid admin role but funding will be needed to achieve this.

We also need to maintain sustainability on projects and the geographical location can sometimes prove to be difficult but we have a great project manager in Ghana taking control of this.

The increase in costs and strain on budgets for individuals means lower disposable income limiting ability for donations.

We are still confident the new CEO will grow our income and donations.

## **GOVERNANCE AND MANAGEMENT**

### Non-Executive Directors / Trustees

To Live in H.O.P.E is overseen by a board of six voluntary and independent Trustees (Non-executive Directors), each of whom are appointed by the charity's board. Each Director assumes a specific portfolio upon appointment to ensure that all areas of To Live in H.O.P.E's governance receives due care and attention and is aligned with the specialist expertise of the Director appointed. We have recently changed our trustees due to some having limited time and new trustees bringing new sets of skills.

The Directors consider governance issues at their regular Board meetings. The Board meet every quarter throughout the year with the CEO to ensure all governance issues are regularly addressed. The trustees delegate responsibility to the CEO for ensuring that service provision is carried out within the overall charity's strategy; for overseeing the charity's progress in meeting its objectives; and ensuring that the charity meets its legal and financial obligations.

To Live in H.O.P.E has in place adequate governance arrangements that enable the identification, escalation, monitoring and reporting of risks. The Board of To Live in H.O.P.E is ultimately responsible for reviewing, challenging, and approving the charity's overall strategy and the direction of the business.

### **Registered Office and Principal Address**

Unit 14,  
Faraday Court  
Rankine Road  
Basingstoke  
RG24 8PF

**Charity Number:** 1167593

Telephone: 07704 389787

Web [www.toliveinhope.org](http://www.toliveinhope.org)





CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name To Live in Hope	No (if any) 1167593
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CC16a

## Receipts and payments accounts

For the period from	Period start date 12/31/2021	To	Period end date 12/30/2022
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	130	-	-	130	250
Projects	41,808	-	-	41,808	58,444
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>41,938</b>	<b>-</b>	<b>-</b>	<b>41,938</b>	<b>58,694</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>41,938</b>	<b>-</b>	<b>-</b>	<b>41,938</b>	<b>58,694</b>
<b>A3 Payments</b>					
Bank Charges	150	-	-	150	225
Projects Paid	68,193	-	-	68,193	32,006
Donations Paid	-	-	-	-	250
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>68,343</b>	<b>-</b>	<b>-</b>	<b>68,343</b>	<b>32,481</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>68,343</b>	<b>-</b>	<b>-</b>	<b>68,343</b>	<b>32,481</b>
<b>Net of receipts/(payments)</b>	<b>- 26,405</b>	<b>-</b>	<b>-</b>	<b>- 26,405</b>	<b>26,213</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	26,551	-	-	26,551	338
<b>Cash funds this year end</b>	<b>146</b>	<b>-</b>	<b>-</b>	<b>146</b>	<b>26,551</b>

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

To Live in H.O.P.E

**On accounts for the year  
ended**

30 December 2022

**Charity no  
(if any)**

1167593

**Set out on pages**

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/12/2022.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

*Fleur Haseldine*

**Date:**

06/10/2023

**Name:**

Ms Fleur Haseldine

**Relevant professional  
qualification(s) or body  
(if any):**

N/A

**Address:**

Cartrefle Mona  
Llangefni  
Anglesey LL77 7EQ

**To Live In H.O.P.E.**

England & Wales - Charity number 1167593

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# Accounts

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## **Enliven Mama Africa - Charity Number 1167593**

### **Trustees' Annual Report for Period 31/12/2020 to 30/12/2021**

The principal noteworthy event affecting the Charity – along with the rest of the world, of course – was the onset of the Covid-19 pandemic early in 2020. This continued to have an effect until the end of this reporting year, and beyond. This had an adverse impact primarily by taking away access to volunteers from outside Ghana. Thus the Charity suffered financially, in the sense that volunteers are generally required to contribute as necessary for their accommodation and daily upkeep and also to the ancillary costs (equipment, consumables, etc.) in Ghana by way of a donation. Accordingly the donation income was drastically reduced. Also, of course, was the loss of access to the skills and the labour which the overseas volunteers provide. However the projects income was noticeably increased although it should be pointed out that not all of the projects income could be facilitated (for various reasons) leading to a significant sum being carried forward.

Nonetheless, during the course of the year the Charity contributed funding for several activities in Ghana:

- (1) the planting of 2000 fruit trees
- (2) the building of a vocational training school
- (3) digging a total of six further wells to give access to safe, clean water
- (4) ongoing building of a house to accommodate future volunteers (Sumillion House)

Enliven Mama Africa as an organisation accomplished many positive and sustainable projects in the year 2021. Point (3) above provided one hand dug well and five mechanised borehole wells benefitting six rural communities. As a result Enliven Mama Africa, in partnership with Sumillion (Basingstoke, England), provided access to clean and reliable water for households in rural areas.

#### **GREEN SCHOOL PROJECT**

Further to point (1) above, it is the view of the Charity that inefficient and poor management of forest resources has led to over-exploitation, resulting in degraded forests that are more susceptible to wildfire and flooding. Our aim was to provide generations of children and teachers with healthy nutrition options and pass on environment and climate education for the protection of the environment and preservation of resources. We worked with primary and junior schools and up to **15,000** students to plant fruit trees and shade trees of around **2,000** in number, ranging from Mangoes, Avocados, Pawpaw, Oranges and Guavas as well as high quality shade trees. Our main objective was to provide future generations of children and their teachers with healthy nutrition options and environmental education opportunities in green compounds. This objective is gradually being fulfilled as the trees are now growing healthily in order to serve the intended purposes.

#### **SUMILLION HOUSE**

Further to point (4) above, work has begun and it's still ongoing on **Sumillion House**, our dedicated accommodation for volunteers with Enliven Mama Africa. Once completed, it will provide both educational space and accommodation for up to 70 volunteers during their stay in Ghana. Good

accommodation is really important in order to reach and encourage volunteers to help Enliven Mama Africa to grow and thrive.

#### **WOMAN EMPOWERMENT PROJECT SCHOOL BUILDING**

Further to point (2) above, Enliven Mama Africa, with support from its sponsors and donors are nearing completion of the girls' vocational training school. This comprises 6 classroom units, staff common room, office, storeroom, library and 6 toilets. The vocational school is set to train girls in food/nutrition and sewing/crafts. Hopefully, with requisite funding, the vocational school will be fully completed by February 2023.



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name Enliven Mama Africa	No (if any) 1167593
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CC16a


## Receipts and payments accounts

For the period from	Period start date 31/12/2020	To	Period end date 30/12/2021
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations received	250	-	-	250	12,178
Projects	58,444	-	-	58,444	12,720
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>58,694</b>	<b>-</b>	<b>-</b>	<b>58,694</b>	<b>24,898</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>58,694</b>	<b>-</b>	<b>-</b>	<b>58,694</b>	<b>24,898</b>
<b>A3 Payments</b>					
Bank charges	225	-	-	225	175
Donations paid	250	-	-	250	12,124
Projects paid	32,006	-	-	32,006	12,326
Internet services	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>32,481</b>	<b>-</b>	<b>-</b>	<b>32,481</b>	<b>24,625</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>32,481</b>	<b>-</b>	<b>-</b>	<b>32,481</b>	<b>24,625</b>
<b>Net of receipts/(payments)</b>	<b>26,213</b>	<b>-</b>	<b>-</b>	<b>26,213</b>	<b>273</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	338	-	-	338	65
<b>Cash funds this year end</b>	<b>26,551</b>	<b>-</b>	<b>-</b>	<b>26,551</b>	<b>338</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Debra Jean Atherton	30/10/2021	

## **Independent Examiner's Report to the Trustees of Enliven Mama Africa CIO**

I report to the trustees on my examination of the accounts of Enliven Mama Africa (the CIO) for the year ended 30 December 2021.

### **Responsibilities and basis of report**

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent Examiner's Statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the CIO as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Mr David Prince

Relevant professional qualification or membership of professional bodies (if any):

Address: 4 Somerville Road, Wigan, WN1 2RX

Date: 30<sup>th</sup> October 2022